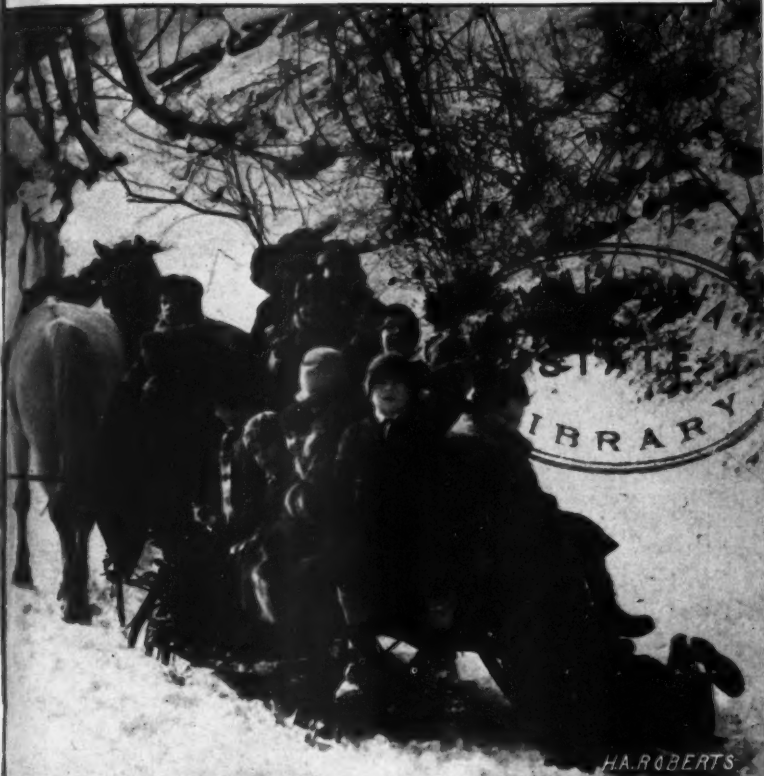


MEDICAL ^{December} 1 9 2 8 ECONOMICS

The Business Magazine of the Medical Profession



H.A. ROBERTS

Circulation this issue ~
~ More than 118,000

MEDICAL December 1928 ECONOMICS

The Business Magazine of the Medical Profession

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Back of Every Pain . .

is a disturbance in the physical or mental equilibrium, an interruption of some vital function, a deviation from the normal. Injuries, inflammations, excessive muscular strain, disturbances of the circulation, all are productive of pain. And be it trivial or severe, prolonged or ephemeral, uppermost in the mind of the patient is the prompt suppression of that pain.

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MEDICAL December 1928 ECONOMICS

The Business Magazine of the Medical Profession

This is Volume 6, No. 3

Editorial Offices: Rutherford, N. J.

How to Conduct a Medical Bulletin

By William J. Burns, LL. B.

Executive Secretary, Toledo Academy of Medicine

AT a medical meeting recently a physician from another part of the country confided to me, in the course of our conversation, that the county medical society of which he was an officer seemed to be hopelessly lacking in enthusiasm and co-operation. It was, as he said, dead. No one had suggested a brilliant idea in months.

The society's interest in public health work was lethargic. Some of the more public-spirited citizens of the community had even criticized them as a group of old fogies. Not only that, but the members of the society, according to this man, were not getting the proper mental stimulation by contact with one another. He guessed that there just weren't enough live physicians in the community to form a real active society.

I asked him what sort of a medical bulletin they had. He replied that they had nothing except a mimeographed notice now and then. My answer was that I thought a good part of the

trouble might be in the lack of a printed bulletin, an official organ, to which he protested that the society was not large enough to support a medical journal.

Now here I want to make the distinction clear between a medical journal and a medical bulletin.

The medical journal is distinctly outside the scope of the local county medical society. It is entirely too big an undertaking to be conducted by doctors who are engaged actively in the practice of medicine. It cannot be operated on spare time. It is a business in itself. It requires all the staff that any non-medical magazine or lay journal necessitates. The men who compose such a staff must be paid salaries commensurate with the calibre of thought, energy, and time expended. Such an enterprise is absolutely impossible in any county medical society. Furthermore, the material that should go in such a Journal should be necessarily of interest to the bulk of the medical profession. It is and

should be primarily scientific.

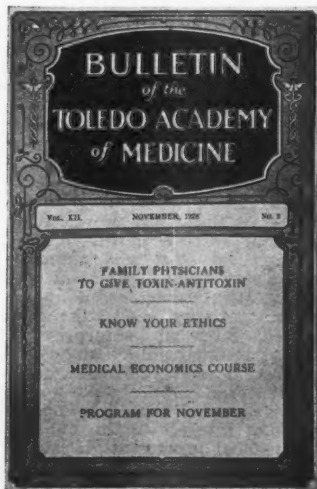
A medical bulletin, on the other hand, should be concerned primarily with local medical news and problems. It should make no pretense at invading the field of the medical journal. It should discuss, elaborate and attempt to clear up knotty points confronting the county society. This by no means need exclude a general medical background, which always is necessary in securing the proper perspective. Members of the staff will not operate on salary and cannot be expected therefore to give to the Bulletin their exclusive thought and attention. A Bulletin becomes just one department in the numerous activities of a county medical society.

The distinction, therefore, is definite. The Journal is the organ which explains the business of treating the sick. It aids the scientific treatment of disease with relation to the sick individual. On the other hand, the Bulletin is a vehicle which explains the business of treating medical problems, or medical economics. It suggests the executive and ad-

ministrative treatment of the physician's business problems in his relation to the patient and himself.

The secretary of the county medical society should be the editor-in-chief of the Bulletin. The reason for this is obvious. The secretary is in more intimate touch with the affairs of the organization and with the individual doctors who compose it. He learns at first hand the problems that confront them. Accordingly, he should develop the necessary breadth of mind that calls for the solution of various questions. His time may be limited so that he may not actually and personally perform the work. He should,

The illustration on this page shows how the cover problem is handled by the Toledo Academy of Medicine. A different color is used each month, the design remaining the same. The important articles are listed on the cover. The effect is strongly conservative, but since dignity is the essential quality of an official medical journal, such a cover is entirely appropriate.



however, be able to dictate the policy, and delegate the detail to his subordinate staff.

The actual *vis a tergo*, however, will prove to be supplied by the executive secretary of the society. The time will come when every county medical society of any size will find it impossible to operate without such a useful cog in its machinery. This is a paid position.

The executive secretary should be a layman. He will have more time at his disposal to work out the endless details of publication. Moreover, he will be better able to supply the popular and personal touch that a Bulletin requires. He is the link between

the profession and the public. He keeps his fingers on the medical pulse and the popular pulse at the same time. His work as managing editor of the Bulletin will be one of the most important duties of his office. He will sup-

Here is reproduced the printed slip by means of which the Toledo public is kept informed of the Service Bureau. Wide publicity is given this message: it is attached to letters, printed in the Bulletin, and circulated wherever it will reach the eyes of the public. Main 2176 is a well-known number in Toledo.

ply local color, with a medical atmosphere but in a popular vein.

The Bulletin, viewed as one of the various departments in the activities of the county medical society, should not be operated primarily for profit. It must, on the other hand, be self-sustaining. Recourse must be had, therefore, to advertising as a source of emolument. An efficient solicitor of advertising is an essential.

The Bulletin of The Toledo Academy of Medicine has found no difficulty in securing the necessary advertising to defray the expenses of publication. Circulation is small, but the advertiser finds it most select. The Toledo Bulletin is mailed exclusively to doctors—some 1600 members of the medical profession in Northwestern Ohio. The buying power of this group appeals strongly to the advertiser. With regard to advertising, strict surveillance of ethical principles must be maintained at all times. Questionable advertisements and doubtful copy must be refused.

The contents of a county medical bulletin will be of primary interest to the individual physicians who compose it. Various societies will find different ways of meeting their own problems.

TO LOCATE YOUR DOCTOR	IN MEDICAL EMERGENCIES	FOR AMBULANCE SERVICE	FOR MEDICAL INFORMATION
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Call Main 2176

DOCTORS' SERVICE BUREAU

of the TOLEDO ACADEMY OF MEDICINE
(A society institution composed of 150 physicians and surgeons of Toledo)

This Service is Free to the Public Day or Night

I hope it does not seem a gesture of egotism to describe our work in Toledo, from which we have gained much valuable experience. The Bulletin of The Toledo Academy of Medicine has been built up along the following lines, which have seemed most effective in meeting the local situation:

Each issue contains on the front cover, dignified by the editors with the name of "frontispiece," the titles of the more important articles treated in the ensuing pages of the periodical. Then follows the "lead article." This is an essay which usually treats of some problem touching the economics of the medical profession. The very titles of the lead articles suggest this purpose. For example, "The Doctor on the Witness Stand" was a series of two papers dealing with the legal rights of the medical man; "Protecting the Doctor's Income" was a brief exposition of the intricacies of health insurance; "Better Collections" suggested several aids to improve monthly financing; "The Panel System" was an essay in two parts giving the high points of this system of medicine used in England. Other titles were "Public Education," "Purpose and Plan of the \$300,000 Academy Research Foundation," "Tangible Results from Education Work," and "Advantages of an Academy of Medicine."

The program for the month is printed on the next page. The general meeting, held on the first Friday of each month, is always addressed by an out-of-town speaker. Other Fridays are given over to four sections; pathology section, medical section, surgical

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Have You a Secretary or Only an Office Girl?

By a Physician's Secretary

I HAPPEN to be a physician's secretary with a philosophical frame of mind and I have made it my hobby to study the qualities which go to make up the perfect secretary. Not that I am one. But I think I would know how to pick one.

The actual and potential duties of a physician's secretary require two major qualities so different from each other that a person equipped with both is more or less the exception. On the one hand a physician requires (this is painfully obvious) a secretary with keen business sense and some amount of business experience. On the other hand, he wants a person who has enough of the "nurse" not to turn squeamish at the sight of blood, and who can in an emergency assist the physician professionally.

I do not mean that a good business woman is useless because she cannot stand the smell of ether; but if a physician cannot afford two or more assistants, he should at least have this qualification in mind when interviewing applicants.

I have noticed that the average

physician is satisfied with, or at least tolerant of, a secretary who can answer telephone calls with a fair amount of intelligence, knows one instrument from another, and does not mind washing and sterilizing them, and who can take a patient's temperature.

Is such a person really a secretary? Isn't she merely an office girl? Positions of this nature can be filled (and in fact usually are filled) by high-school girls with little or no business training, or by married women who take this leisurely and dignified method of boosting the family budget.

The girl who wants to be a real secretary can make herself useful in an indefinite number of ways. If the physician himself is progressive and will recognize initiative to the extent of trusting his secretary with more and bigger responsibilities, they can, as a team, accomplish big things.

There is no limit to what a secretary of the right sort can do for a physician who is himself progressive. Although I have no use for the office girl who quits high school to accept a \$10.00 a week job answering the telephone for some doctor, and in between

times reads her "love stories" and gossips with her girl acquaintances, I still must resent the fact that once she is in a position of this sort her employer does not always inspire her to further effort. After all, a girl with no training must be led along to accept responsibility and so broaden her usefulness.

Aside from the accepted duties of a secretary, that is, making appointments, intelligently answering the phone, developing a gracious manner of meeting people, and in every way possible bringing the patients and the physician in closer contact, there are any number of interesting things she can do to become, as they say, the "office wife."

We maintain an active and a closed file, together with a system of "tabs" and "stamps" which allows for unlimited expansion and follow-up. No case card ever leaves the active file until the case is absolutely closed. Referred cases from other physicians are always acknowledged and reports written. Courtesy cards are sent to those patients who personally refer others. In the matter of industrial work very complete records are sent.

If patients who have come in

for examination fail to report for further treatment or operation, whichever the case may be, we do not consider this case closed. Rather we write personal letters reminding them of the advice they received; often patients are merely negligent and appreciate a reminder. A check-up on cases that demand observation at lengthy intervals is also maintained.

Unpaid accounts, after a certain period of time, are treated to our usual method of collection. Cases that have proved particularly interesting from a medical standpoint are written up and kept on file for future reference. Every six months and oftener, if business progresses to such an extent that a thinning out of the active file is necessary, we check through the active file.

This means a lot of work to the secretary, not only in the mechanical routine of filing and checking and refiling, but also in the mental imagination which enables her to become so well acquainted with her cards and patients as to coordinate and visualize the type of "follow-up" that will be most satisfactory. But to

(Turn to page 69)



One of a secretary's important functions is to maintain happiness among all kinds of patients at all times.

Everybody's

[Swindling as a fine art]

By Floyd W. Parsons

IN the ranks of business men are tens of thousands of pirates and plunderers. Get-rich-quick schemes are thick on every side. A great deal of advertising still contains statements that are highly questionable. So-called bargain sales rake in a lot of easy money. Tipster sheets and fake advisory services afford a fat living for a small army of people who lack all sense of responsibility.

This does not mean that conditions are growing worse throughout the field of commerce and industry. The truth is that honesty in business is on the increase. The way of the transgressor is becoming a more difficult road to travel. National associations, federal commissions and various business bureaus are doing effective work in exposing frauds. Nevertheless, hundreds of millions of dollars are still wasted each year by people who fall for fakes.

When I was a young fellow just out of college, a certain swindler became famous for his shrewdness in the successful promotion of fraudulent enterprises. He is still doing business in the same old line and right now is employing a number of celebrated lawyers to fight Federal indictments that charge him with the criminal use of the mails. To those who believe that we finally succeed in putting away all malefactors, it may be well to point out that this man has carried on

crooked conspiracies for a quarter of a century and is still out of jail.

The stories now being told about huge fortunes made in the stock market have merely whetted the speculative appetites of millions of people who are inclined to take a chance. Unscrupulous dealers in questionable securities have been quick to take advantage of this situation. They are grabbing millions of dollars of the public's money by employing the seemingly plausible but fallacious installment plan in the selling of stocks.

A recent investigation showed that many of these dealers do not keep available the securities they have for sale. Their methods of doing business closely re-



Business

semble the schemes formerly used by "bucket shops." A majority of the transactions are conducted entirely on paper, and although these fly-by-night brokerage firms have rendered no service whatever, they not only send a bill to the customer for a commission and a service charge, but also ask for interest on the unpaid purchase price. The investor after making his initial payment has only the promise of the dealer as his protection. So far as the broker is concerned, it is a case of "Heads I win and tails you lose."

The vending of securities has been carried on recently in many places by means of "tipster sheets" having fancy names. By means of such fake advisory services many concerns are succeeding in selling obscure issues of stocks in struggling or defunct companies. The over-the-counter price quotations of such securities are purely fictitious.

"The truth is that the professional "easy money-sharks" are now active in hundreds of fields. Their glib tongues are devoted wholly to the single purpose of obtaining money under false pretenses. Their activities range from peddling tickets for fake banquets and balls to selling membership cards in detective associations that promise high-salaried positions in the secret service. . . ."

One may execute buying orders at these prices but never a sale.

Although the "tipster sheets" gotten out by these unreliable concerns purport to give unbiased stock-market information, they are edited by mere "dummies" behind whom the dishonest principals carry on their fraudulent practices. Unfortunately, it is still possible for crooked gamblers to get the artificial prices of stocks of flimsy ventures published in the columns of reputable newspapers. But heaven help the fellow who needs money and tries to get it by selling his certificates in the open market at the prices listed.

Under the new methods now employed by crooks it is clear that swindling has been established on a mass-production basis. Almost daily we read of concerns thrown into the hands of receivers because of fraudulent practices carried on by the managements. But even when the dishonest principals are caught, the disclosure comes too late to save the money of their unfortunate dupes.

Millions were lost in a securities company that was organized in New Jersey for the ostensible purpose of acquiring control of a number of banks. More than 150,000 people were caught in the failure of a construction corporation that proposed to build the world's largest hotel in New York City. An immense amount of money was obtained from women with small savings by a crook who promoted a venture to make gasoline from garbage.

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An Office for the Child Specialist

[Fifth in a series by
Lucy D. Taylor]

AN outstanding virtue of decorative progress in this country has been the careful study whereby furniture and its accessories are made to fit their use. In decoration, as in every other art, it is the untrained eye and mind to whom "all Chinamen look alike" and we shall find with a little research, that the most successful decorators have owed a large portion of their prominence and success to the fact that they have stemmed the tide of trying to make people fit into given rooms and have frankly made the rooms fit the people and their activities.

To achieve their present standing in this pioneer work, they have broken down tradition after tradition with the happiest of results. No longer are we bound to follow definite "periods"—with white picket fences about them. As a matter of fact, the so-called "period" rooms were wholly artificial affairs, for the places from which they drew inspiration were seldom so limited in scope.

The older families abroad survived more than one generation in the same habitation—and the furniture styles grew with them! Pure "period" was an artificial bogey that may have done much harm in retarding our decorative progress. Be that as it may, we are fairly well free of it, thanks to the honest thinking of a comparatively few courageous souls. The emphasis now-a-days is decidedly on the questions, "Is it practical?", "Does it fit *my* needs?" And out of this frame of mind are bound to come interesting results.

Two problems have been solved by my consultant, Miss Reeve—both presenting definite technical difficulties. The new presentation is of quite different nature. Hundreds of children go to doctor's offices. There are many child specialists. What are the surroundings into which such patients step?

I recall once hearing Mme. Montessorre in a lecture draw an interesting parallel that has remained a vivid picture in my

mind. It points this case perfectly. "Why shouldn't children be afraid to go to bed?" said she. "They are taken into a room with elephantine furniture, placed in a bed many, many times too large for them and left alone. Of course it is strange—and it is strange things we are afraid of. Imagine ourselves with similar differences of scale."

Yet children are haled into dingy or super-dignified doctor's offices to wait fearfully. Why not consider them, too? And for this reason, Miss Reeve has made a special lay-out for a Child Specialist.

The room contains furniture suitable for children of different ages—and also for the adults who will be with them. The color scheme and the decoration is tuned to the children with the single exception of the magazines and books for adults on the tavern table (11).

The walls are painted yellow—

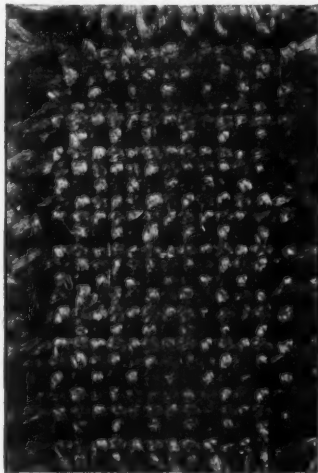


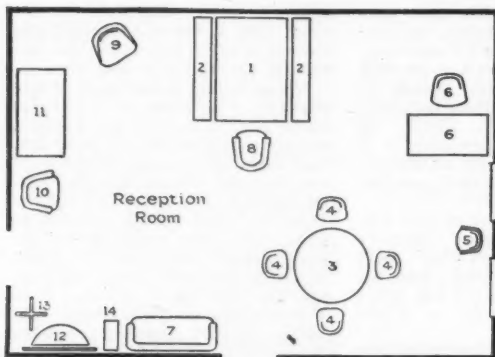
(Above) A chintz selected by Miss Taylor as especially suitable for a children's waiting room. (At right) Illustrating the coarse, colorful material recommended for covering the sofa.

a lovely tone. The floor is covered with a reversible wool rug in sort of basket effect. The colors are green, taupe and blue.

These colors echo those in the curtains which are a delightful block design in greens, yellows, orange and blue upon a light tannish sort of ground. Inside of the diagonal blocks is every animal dear to the children's hearts. The two windows are treated as one. Window curtains are of yellow voile—and made to draw. Already the room feels interesting and habitable by children. The big maple trestle table (1) holds picture books, drawing books with plenty of crayons, a few picture puzzles and some building blocks. The smaller round table (3) is for the smaller children. This is painted green and the little chairs (4) have pads of chintz. The bigger table can take care of the larger children. A small desk by the window (6) supplies a place for some child to draw or sit. Most children love to sit at desks.

But the adults must not be forgotten. A sofa, large enough for grown-ups but not too out of scale with the children's part of the room, is placed at (7). This





Numbers refer to items mentioned in the article. On the walls are pictures, hung low, and colorful.

is covered with a bright coarsely woven fabric showing green, red, orange and yellow. It makes an excellent place for a mother to sit and watch, or for a mother with a child who is too tiny to leave her side. Standing by the side of this sofa between it and the half round table with mirror (12) is a metal umbrella jar painted in bright yellow with green decoration. This carries the colors of the sofa and curtains, and being self-toned except for its decoration would not stand out too far from the wall and assume undue importance.

Table (11) is a maple taxern table holding books and magazines for grown-ups—and over the half round table (12) hangs a mirror. Both of these are painted green, as is also the clothes tree. On the tavern table is a simple lamp with a pleated linen shade. This linen has diagonal stripes in blue, green, yellow and orange. This corner is kept for adults. Chairs (9) and (10) are both medium heavy types of easy chairs suitable to use with this table. (10) is covered in a mixed linen—blue and green that is welted with green.

Pictures should be hung on the walls and placed low enough to suit the children. They should cover a wide range of subject—fairy tales and familiar folk tales as well as drawings by the chil-

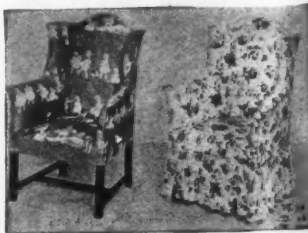
dren themselves. They should be framed very simply.

The impression is distinctly one of utility, brightness—and children. Yet it is a waiting room.

The physician's office could well be carried out in much the same spirit. Yellow walls, maple desk and chairs, a rug similar to the one in the waiting room. Curtains of yellow—either voile or casement—made to draw—all these are in the same spirit. The chairs could easily be either of the Windsor or the ladder back type with rush seats. A small chair would be of added interest. This might well be a small Windsor.

Miss Reeve reports that the furnishings as outlined here could be done upon a \$1,000 budget, and think of the comfort, the pleasure and satisfaction that

(Turn to Page 79)



BABY WING CHAIR

Organizing a Group on "Gentlemen's Agreement"

By Will H. Mayes

ROCKHART, TEXAS, is a thriving town of some 5,000 people, differing little from other towns in the United States surrounded by a prosperous farm population. Back in 1914 the six physicians engaged in practice there found that they were losing a large and profitable part of their practice to Austin, a city some thirty miles away, and to other cities with hospital facilities, for the reason that Lockhart had no hospital in which the sick could be cared for while under treatment.

The doctors of Lockhart believed that they were equally as skilled in their several lines of practice as the near-by city physicians. They had at least the average medical and surgical equipment ordinarily found in doctors' offices, but they were without many of the modern appliances of up-to-date hospitals and without a suitable place and facilities for using to best advantage such office equipment as they had.

The nearest hospital was at Austin and the roads from Lockhart to Austin were bad. Attending their hospital patients thirty miles away was impractical, and sending a patient there or elsewhere meant a hard trip, an extra expense for the patient, and a loss of medical and surgical fees to the local doctor. But in all cases where hospital facilities were essential this had to be done regardless of the inconvenience and the losses involved.

The Lockhart doctors decided that it was up to them to do something to meet these unsatisfactory conditions. It seemed to

be more a professional than a community problem, although sending a patient away for treatment meant in each instance a financial loss to the town as well as a burdensome drain on the patient. They, therefore, decided to organize a hospital association and subscribe all the stock themselves, each investing an equal amount in the incorporation and sharing equally its privileges.

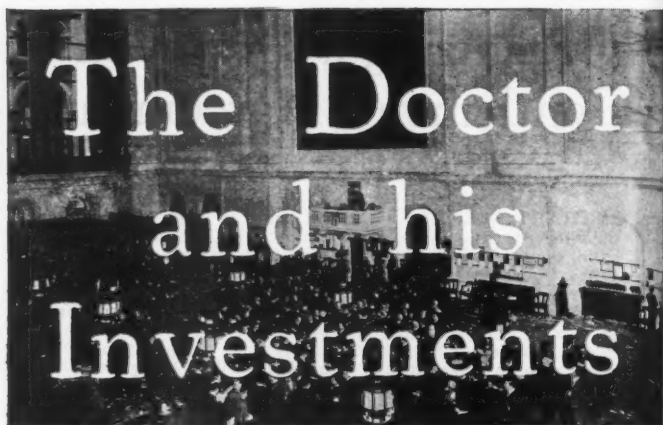
The Lockhart Sanitarium Company was accordingly formed and a building was erected and equipped without any solicitation for stock outside the little group of doctors. It was not organized as

"... resulted in a group organization, based on a 'gentlemen's agreement.' This is unique in character and has proven very satisfactory to every member of the group."

a money-making enterprise, but merely to safeguard the medical and surgical practice of the group and to provide the town with local hospital accommodations. All the earnings from the hospital have been put back into additions to the building and equipment, until it is now as well equipped as most of the large hospitals of the cities.

Out of the hospital organization there came to the doctors the thought that if they could co-operate advantageously in that enterprise (although each one continued to carry on his practice)

(Turn to Page 79)



The Doctor and his Investments

By Merryle Stanley Rukeyser

CURRENT fashions in the realm of investment tend to operate against the interests of new investors who desire to live on the return from their securities. The new tendency, especially in respect to stock prices, is to capitalize not only present realities, but more particularly future possibilities. Accordingly, the actual dividend return on high grade common stocks is currently lower than the interest rate paid by savings banks or the yield on high grade bonds.

These trends make the over-exploited industrial stocks conspicuously unsuited to the needs of those about to retire and live on their income. Stocks, like the airplane, industrial chemistry, radio and other nascent industries, which may be admirably adapted to the financial needs of young men who are seeking to build up a competence in the distant future, are inappropriate for those who are seeking to buy current income.

These considerations are brought forcibly to mind by a letter from a reader of *MEDICAL*

ECONOMICS, in one of the principal cities of Nebraska, who writes:

"Dear Sir: I am about to retire and have invested in the following:

"For Investment: Beatrice Creamery pfd. at 107; Hudson Motors at 69; U. S. Steel common at 142; Standard of Indiana at 80; Great Western Sugar at 31.

"Bonds: Republic of Chile 6's of '61 at 94; Mortgage Bank of Chile 6's of '31 at 98; Republic of Bolivia 7's of '69 at 97½; Free State of Prussia 6's of '61 at 90%.

"For speculation: C. M. and St. P. R. R. Pfd. at 47; Gardner Motor at 14.

"Your opinion is sincerely requested."

For this particular case, my diagnosis is:

"I do not consider your list of holdings well selected for a man about to retire and presumably live on the income from his investments.

"I am inclined to think that the type of securities recommended in the September and Novem-

ber issues of **MEDICAL ECONOMICS** would be better adapted to your needs. Of your stocks, United States Steel, of course, is the best. Standard Oil of Indiana, although somewhat speculative, is one of the strongest oil companies. I regard Hudson Motors as too speculative for your purposes. If you want to continue a stake in the automobile industry, I am inclined to think it would be better for you to hold General Motors in preference to so speculative a security as Gardner Motors. Great Western Sugar is also too risky to meet your needs.



In a market which is discounting the future, the retired physician, who lives on his securities, must view his problem as radically different from that of the investor who is building for the future. The retired man needs securities offering a high current return, and should get rid of stocks which are capitalizing future hopes, rather than present realities. The place of annuities in the plan of a retired physician is stressed in this article by Merrylye Stanley Rukeyser. Here is a definite financial prescription.

(Information on how to secure the personal advisory services of Mr. Rukeyser will be found on page 58.)

In place of a stock like Beatrice Creamery, I would suggest, if you wish to place capital in that industry, a company of the standing of National Dairy Products.

"Your bonds are of a better grade and are reasonably well suited to your needs. Bolivia 7's are not of as high a grade as your other foreign bonds, and require close watching."

To consider more broadly the problem of selecting a portfolio of investments for a physician

who is about to retire, let us assume that the man is sixty years of age. His need is the largest current return consistent with safety. To get a big income, he should at his stage of life place less emphasis on future prospects than the young man, who lives on income from personal services.

In the present market, bonds and preferred shares offer a higher income return—considering factors of safety—than industrial common stocks. Moreover, as a class the dividend paying railroad stocks can be bought

at prices which will give a more satisfactory current return than industrial and public utility shares. For the man who is looking years ahead for results, railroad stocks are not necessarily cheaper than industrial stocks, but for the builder of a retirement fund, which must become immediately productive, railroad stocks are as a class far more attractive.

As a matter of fact, the current relative cheapness of bonds
(Turn to Page 59)



Pertinent Facts About the
Entire Quartz Mercury
Anode Type Burner



1. Stability of the arc
2. Does not generate excessive heat
3. No fumes or smoke
4. Requires no adjustments
5. Operates without attention
6. Low cost for operation
7. Technique easily standardized
8. No danger from sparks
9. Maximum treatment at minimum cost
10. Saves time

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The ALPINE SUN LAMP

Two important thoughts on ultra violet light-therapy

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THE first consideration in the purchase of an ultra violet lamp is the production solely of ultra violet rays in quality and quantity—efficient enough to carry on the proper therapeutic procedure. The HANOVIA Quartz Lamps, the ALPINE SUN and KROMAYER do just these things. They were the originators of the use of ultra violet therapy in this country.

The question of literature on the subject is an important one, and the material is voluminous. We suggest the reading of the current work on the use of ultra violet light for diagnosis. With the use of the quartz lamp and the proper filters, the fluorescent properties of the ultra violet light on the skin react differently according to the nature of the disease. Though known for sometime, only recently have active reports of this work been published. Mail in the attached coupon for this data.

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State and Medicine— [a marriage that cannot take]

By George B. Lake, M. D.

Chicago, Illinois

II

IN a discussion before a branch of the Chicago Medical Society, a few weeks ago, Dr. Edward H. Schner remarked that human parasitism is, by all odds, the most important problem we now have to face. It would appear that State Medicine instead of helping us in the solution of this problem, bids fair to increase its complexity and insolubility to a considerable degree.

In addition to the free clinics



and the various types of "welfare" work which are encroaching on the practice of the private physician, the Federal Government is now proposing to take a hand, by the extension of the

scope of the Veterans' Bureau, even beyond its present wide activities, to include the hospitalization (when practicable) and surgical care of all those who have served in any war of the United States and who are now suffering from any disease condition whatever, without regard to its having any possible connection with their military service.

Those who are eager for the coming of State Medicine will rejoice at this large degree of fruition of their hopes; but those who feel that it is a dangerous interference with individual freedom of action and an unwarrantable load upon the shoulders of the

"All these functions are legitimate and proper functions of State Medicine, and so long as the Government keeps within them, no thinking man can or will object."

taxpayers, will do well to communicate with those who represent them in the Congress, to find out just what is going on; and, having gained an understanding of the matter, to express their opinions in no uncertain terms.

Before deciding to turn over the care of the sick to the federal, state or municipal authorities, let us look for a moment at the way other activities fare and

(Turn to Page 38)

UNIFORMITY IN DIGITALIS THERAPY

Tablets Digitalis

Standardized Whole Leaf

Lederle

AFTER years of study by the New York Cardiac Clinics, their choice of digitalis products is a tablet made from whole leaf having a potency of one Cat Unit in one-and-a-half ($1\frac{1}{2}$) grains of the powdered leaf.

These tablets have proved to be well tolerated and to give consistent, dependable clinical results. A study* of four lots of standardized powdered leaf by Gold and DeGraff gave no indication of loss in clinical efficiency during a period of three years.

The Lederle tablets were developed as a result of this work in the New York Cardiac Clinics. Only digitalis leaf which has been clinically demonstrated to possess uniformity of action is employed in the preparation of the Lederle tablets. To ensure this uniformity, a supply of standardized powdered leaf sufficiently large to last for several years is employed; and when 5 to 10% of this quantity has been used, a like amount of standardized powdered leaf is added to the remaining stock. By this method, there can at no time be any appreciable variation in the clinical results obtained from tablets made from such standardized leaf.

Tablets Digitalis (Whole Leaf) Lederle are supplied in three sizes: 2 Cat Units (3 grains); 1 Cat Unit ($1\frac{1}{2}$ grains); and $\frac{1}{2}$ Cat Unit ($\frac{3}{4}$ grain).

*Gold & DeGraff, Jour. A. M. A., March 31, 1928.

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“By a California Physician”

An Editorial by

H Sheridan Baker

“PLEASE don't print my name in connection with this article” is the oft-repeated cry of physicians who contribute to these pages. Of course we always observe these requests, but the temptation is sometimes very strong to disobey.

Is it modesty or what, that makes physicians so reticent toward one another? Perhaps it is the fear that they will be accused of seeking publicity. But surely it is not seeking publicity for a doctor in California to swap ideas with a colleague in Vermont. If he were telling about a modification in operative technique, he would never think of withholding his name from publication. He would be proud to sign his name.

I suspect it is because physicians in general are not yet accustomed to discussing business problems. The idea of doing so is still a little new. To be sure, there is hardly a medical journal, technical or otherwise, in the country that does not include in its columns some material of an economic nature. Even our stately Journal of A. M. A. occasionally publishes an article headed “Medical Economics.”

All this is indicative of changing times. MEDICAL ECONOMICS is only five years old, and five years is not a long time in which to influence a decided change in thought. It is no wonder, therefore, that although physicians are thinking along new lines, they should still be a little unwilling to be caught at it.

But how much longer is this to continue? How soon

AMBULATORY ARTHRITIS

For the patient who is not bed-ridden or hopelessly crippled with arthritis, the *oral* administration of Calcium Ortho-Iodoxybenzoate (Oxo-Ate "B") will nearly always give prompt symptomatic relief, and in many cases will produce definite curative results.

The greatest improvement is to be expected in the acute stages of arthritis, but even in chronic cases of long duration exceedingly dramatic results have been reported.



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is an ideal form of o-iodoxybenzoic acid for the treatment of office patients:

1. It is an efficient analgesic, and usually reduces pain and swelling sufficiently to enable the patient to continue his daily work.
2. Its ingestion is seldom followed by any unpleasant reaction.
3. Small doses twice a week are more efficient than large daily doses of aspirin, salicylates, etc.
4. It can be prescribed through a local druggist, and thus obviates the disadvantages of intravenous treatment, while producing—*though usually in lesser degree*—the same therapeutic results.

OXO-ATE "B" (Calcium Ortho-Iodoxybenzoate) is put up in bottles containing .24 half-gram capsules, enough for an average course of treatment.

SAMPLES AND LITERATURE UPON REQUEST.

Department M

SMITH, KLINE & FRENCH COMPANY

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Established 1841

will our leaders in medicine, the men who have achieved the heights, come forward with the ideas that must be theirs, and sign their names unashamedly to these ideas? Theoretically, of course, it makes little difference to the value of an idea from whose brain it springs. Actually, it makes a great deal of difference. Reputation carries weight; signed articles seem more real.

Men in industry long ago formed the habit of exchanging business information as well as technical information. Methods of merchandising are compared as freely as manufacturing methods. Such intercourse is the very lifeblood of an industry, without which it could not possibly thrive. There is certainly no shame connected with helping one's industry, or profession, to thrive.

One can easily look forward to the day when it will be as discreditable for a member of the medical profession to fail to share his business experiences, as it now is to fail to share improvements in technique. Reticence will be the same thing as selfishness.

Indeed, perhaps that day is here already, and the man who refuses to write an article conveying the benefit of his experience, or who refuses to sign his name to the article, is simply letting his personal disinclination outweigh the tremendous advantages to be gained by his profession.

If contributors will only look at the question in that light perhaps MEDICAL ECONOMICS will never again have to label an article "By a California Physician."



The Excessive Loan

Reported by Lawyer Hayward



CALIFORNIA savings bank had lent a California borrower \$6,000, and took a mortgage on certain land to secure the loan. Then the borrower gave a second

mortgage to a doctor to secure an overdue account, and the doctor set up the novel claim that his mortgage ranked first.

"The land isn't worth more than \$7,000," he stated.

"We don't doubt it, but our money is safe enough, even if you are right," the bank contended.

"The state law says a bank shall not lend more than 60 per cent of the market value of the land—your loan was, therefore, illegal. Mine is the only lawful mortgage on record, and, consequently ranks first," the doctor maintained.

The California Courts settled this point in a case reported in 228 Pac. 369, and decided in favor of the bank.

"The question of a loan being excessive under the law is one to be adjusted between the state authorities and the bank, and is a matter in which the doctor has no concern," the Court said.

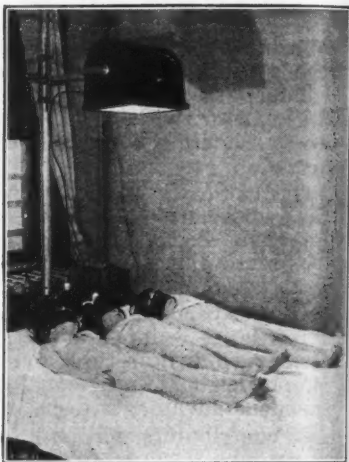
To quote another eminent authority on ultraviolet therapy

"The Quartz Mercury Vapour is the most generally suitable lamp for employment in private practice or in small clinics.

"It is easy to use, effective, rapid in its action, rich in ultraviolet light of therapeutic value, clean, economical both in first cost and current consumption, suitable for either a general light bath or local treatment. It occupies little space, and is easily installed in a doctor's consulting room.

"It is, therefore, not to be wondered at that it has achieved great popularity, and has been very generally advocated and adopted."

—Sir Henry Gauvain, M. D., M. Chir. (Cantab.), in his introduction to J. Bell Ferguson's "The Quartz Mercury Vapour Lamp."



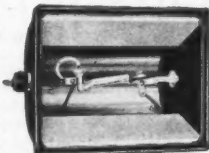
SIR HENRY GAUVAIN is known internationally for his contributions to medical literature, particularly with reference to ultraviolet therapy. In England, at Hayling Island and Alton, he has combined the work of Finsen and Rollier, and utilizes both natural and artificial sources of light; the artificial source because he realizes that atmospheric conditions in that climate are not comparable to those of a Swiss village some 4700 feet above sea level.

When selecting equipment for ultraviolet therapy, consider the Uviarc, as used in all Victor Quartz Mercury Vapor Lamps. The Uviarc, or so-called burner, is designed solely for one form of therapy—ultraviolet

light—and accordingly its spectrum is outstandingly rich in radiations of 3100 Angstrom units or shorter, i. e., falling in that portion of the ultraviolet region where the maximum biologic effects are realized.

Consider, too, the consistent operation of the

Uviarc for hours at a time without attention; no smoke, no soot, no fire hazard. From the standpoint of economy, consider the large quantity of ultraviolet radiations in proportion to the electrical input, which in turn means also the conservation of time by shortening considerably the treatment period for a given dosage; furthermore, no special wiring is required for its installation.



Showing Interior of Reflecting Hood of Victor Air-Cooled Quartz Lamp. Note how this design minimizes interference to the reflection of rays.

Write for booklet: "A Few Facts Pertinent to the Consideration of Artificial Sources of Ultraviolet Radiations."

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Write the Letter to Fit the Case!

A series of model collection letters for physicians, and practical suggestions for their use

By Joseph E. Carter

"MONEY uncollected is money unearned." The collection department of every successful modern business organization is built around this idea.

There is no work in which neglect is more surely disastrous than in the collection of accounts. The reason is easy. Hoarding is a strong instinct and humans are not eager to pay the piper after his offerings have been enjoyed. It therefore behooves the collector to begin his campaign before all remembrance of the value of his services has been inhibited by the debtor's unpleasant anticipation of payment.

Indeed, in the early stages, collection procedure should be devoted to reselling the services which gave rise to the obligation. The situation existing at the time the debtor's needs were satisfied should be recalled to his attention. It should be remembered that he was in a much stronger "paying" mood at that time.

This reselling also serves to create an understanding that the creditor feels justified in asking for payment. There is no need for an apologetic attitude. Indeed, it is of paramount importance that the debtor be kept on the defensive. He will have no greater regard for the debt than the creditor has, so he must be convinced that it is taken for granted that he will pay promptly.

There must be dignified sincerity. For example the time-

worn suggestion that the account has been overlooked should never be resorted to, unless the collector actually believes this to be true. Man-to-man sincerity is indispensable. In letter writing this is more easily accomplished when the collector is in a position to visualize the debtor's status and disposition.

Those supplying personal services have a unique advantage here, as they almost invariably have seen and conversed with the debtor. It is also possible to visualize to some extent, even though handicapped by lack of personal acquaintance, by resorting to introspection, testing out the effect which the letter would be calculated to have upon the sender if he were the recipient.

The necessity of getting the other fellow's point of view cannot be over-emphasized. Throughout a collection campaign the objective is to motivate the debtor. There are two possible reactions; positive, resulting from persuasion and coaxing, and negative, resulting from threatening and driving.

It follows that an appeal to a reader's love of gain will be most likely to have effect. Next in effectiveness comes an appeal to pride, which may be presented either positively, by emphasizing the satisfaction of doing justice, or negatively by playing up the effects upon reputation of acting unfairly.

The most powerful negative appeal is to the instinct of self-
(Turn to Page 44)

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In Maltine with Cod Liver Oil, the antirachitic properties of cod liver oil are

combined, in an easily digested form, with the nutritive elements of barley, wheat and oats. Maltine with Cod Liver Oil is not only an effective agent in the prevention of rickets, but a food. In addition to its mineral salts and vitamin content, it is rich in maltose, dextrose and dextrin.

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The corridor
from which
one enters
the treatment
rooms, with
Dr. Carlsen
in doorway.

(More illustra-
tions appear
on pages 32,
34 and 35.)

General Practitioner, Model of 1928

*How concentrating on physical therapy built a considerable
practice for a Chicago physician*

By George B. Lake, M. D.

THIS is a story of a physician who is making a specialty of general practice. If that sounds like a paradox, let me explain by saying that he is achieving this seemingly impossible combination by means of physical therapy. In other words, he is an exponent of a new type of family practitioner, namely, the physical therapist.

For I heard it remarked just the other day that the physical therapist is merely our old friend the general practitioner returning with a new armamentarium. The subject of my story, Dr. Haldor Carlsen, adopted that idea several years ago. Here are the facts as I have dug them up.

When Dr. Carlsen first started turning the thought over in his mind, in 1920, he did not at once begin by buying an officeful of shiny apparatus, whose mechanism and uses he understood as little as a jack-rabbit understands quadratic equations. For a year he spent his spare minutes looking over various types of machines and in talking with men who seemed to be making a success with physical therapy.

In 1921 he had thoroughly familiarized himself with the theory of diathermy and the mechanism and operation of the high-frequency generator, as well as the therapeutic applications of this form of treatment. He also de-

cided that he did not care, just yet, to attempt surgical diathermy work or any of the side lines. So he bought what, after mature and intelligent consideration, he considered to be the simplest and sturdiest apparatus he could find.

Even after he had it in his office he did not get excited over it, like a lad with a new toy, and try it on every patient who came in. He studied his cases carefully and when he found one that really seemed to need diathermy, he applied it with discretion. It worked! Proceeding along these lines the machine paid for itself *directly* in two years. Since then it has been working for him, free of charge, and is still in good condition, having been well cared for.

After the high-frequency machine was in and working he began studying the deep-therapy lamp in the same way and, after six months of preparing himself for its use, he bought one. That, too, justified itself promptly.

Following another year of investigation and study, a sine wave apparatus was added to his equipment.

His office was now rather crowded (he had a reception room and a consulting room), so he added another room to his suite, out in temporary partitions so as to make separate compartments for his three machines, and hired a bright and willing girl, whom he, himself, trained to give treatments, *always under his authority and supervision*, in the evenings, when he was in the office. His first full-time technician was hired in 1924.

The carbon arc lamp was the subject of his next study. When he thought he understood its powers and limitations, he selected a case in the hospital that he felt should respond to treatment with this agency and asked the manufacturers of the lamp which appealed to him as most satisfactory if they would install one in the hospital, for trial in that particular case. They put in the lamp. Eventually Dr. Carlsen bought the machine and had it

transferred to his office. That was in 1925.

During the first year after he began buying physical therapy apparatus, the doctor's practice doubled. The following and several subsequent years it increased fifty per cent each year. Since then, while not so rapid as at first (for there are limits to the endurance of even the most robust of men), the gain has been steady and gratifying. In 1927 he had 4,688 calls and consultations, of which more than 1,000 were physical therapy treatments. None were counted under both heads. If a treatment was given, as well as a consultation, it was counted only once—as a treatment.

The development of the physical therapy practice is shown thus: in 1926, 950 treatments; in 1927, 1,278 treatments; up to Sept. 1, 1928, 1,572 treatments.

The practice outgrew the old office and, in March, 1928, he opened his new suite of offices, which occupies the entire second floor of a well-located building, several miles from the heart of the city. Here he has 3,000 square

(Turn to Page 37)



DR. HALDOR CARLSEN

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Too Young to Blow her Nose...

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THE very young suffer doubly from coryza, simple cough and similar ailments. They cannot and should not blow their noses as can adults. An agent of relief is doubly necessary. And many laryngologists have found an ideal agent in Mistol.

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Here its soothing action allays the irritation and aids nature in more

quickly establishing normality. There is no possibility of sinus trouble since no force is used in application.

Mistol was developed in co-operation with leading nose and throat specialists. Its base of liquid petrolatum forms an ideal vehicle for correctly proportioned menthol, camphor and eucalyptol.



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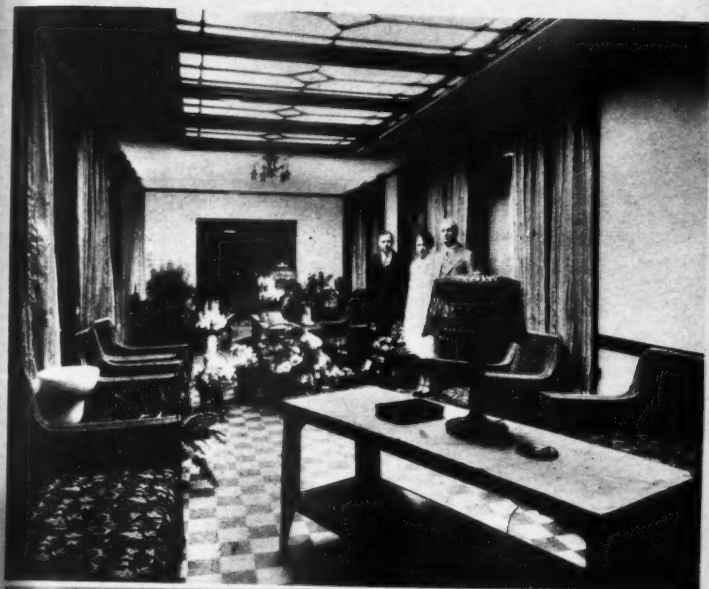


Practice Building Offices

(Continued from November
MEDICAL ECONOMICS)

These photographs illustrate the article about Dr. Carlsen—appearing on the preceding two pages. The picture at the left shows two of Dr. Carlsen's treatment rooms; below is his examining chamber. On the opposite page are illustrations of his reception room and business office, with part of the staff.





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feet of space, arranged like this:

1. A large and well furnished reception room, fitted up with the sole idea of making his patients comfortable.

2. A roomy, substantially furnished private office and consulting room. Here he has his desk, the most active portion of his library and his personal records; and here he sees his patients.

3. A surgical examining room, fully appointed, opening off the private office.

4. A surgical dressing and emergency room, with everything necessary for doing minor surgical work.

5. A business room, presided over by his secretary and book-keeper (who is also a technician part of the time). Here are kept all business and inactive professional records, the less active part of his library, files of medical journals, etc.

6. Eight cubicles for giving physical therapy treatments, all arranged so as to assure complete privacy to their occupants.

In these rooms he now has, in addition to the four original pieces of apparatus whose purchase has been described, the following machines:

Portable diathermy machine. (This he can take to the homes of his patients, when its use is indicated.)

Therapeutic baker or electric oven.

Battle Creek oscillomanipulator.

Two carbon arc lamps.

Morse-wave generator.

Two deep-therapy lamps, 1,000 watts.

Two quartz-mercury, ultra-violet lamps, air-cooled.

Infra-red lamp.

Two vibrating machines, small size, to be held in the hand of the technician.

The amount of work now coming in was too much for the present staff, which consists of one full-time, male technician, the part-time technical assistance of his secretary-technician and an-

other girl who is now in training. Before the first of the year he expects to have a graduate physician assisting him, on a full-time basis.

The professional and business records kept in this office would surprise a great many physicians by their accuracy and completeness. Dr. Carlsen has a more intimate knowledge of the physical and financial affairs of his patients and of his own fiduciary status than is possessed by almost any physician of my acquaintance.

His is a real, old-fashioned general practice, conducted along modern lines. The doctor dispenses some of his medicines, but prescribes a great many more. Every patient receives the same sort of reception and consideration, whether he be a day-laborer or a bank president. And he makes them like it! People come considerable distances to consult this big, capable Scandinavian.

There is no cutting of fees. The doctor charges enough to give him a reasonable net income, but not so much as to overwhelm the patient. And when the charge is made, *it stands!* Of course, he does charity work, as we all do, but he knows it is charity when he does it.

We have heard a number of panaceas exploited to cure the ills from which medical practice now suffers—lower admission requirements and shorter courses in the medical schools; the subsidizing of country practitioners; the socialization of medical service, and the like.

Perhaps the formula for professional and financial success in the practice of medicine is not so recondite as that, but is the same as in other lines of endeavor: sound common sense; an open mind; a spirit of progress; energetic activity; rational business methods; and strict attention to the work in hand.

How strange and interesting if such common every-day matters as these could be able to solve our more complex problems!

State and Medicine

Continued from Page 23

have fared under such auspices. It will, of course, be impossible to consider them in detail: A few typical examples will be sufficient.

During the War we had a chance to watch the effects of Government operation of many public utilities. The railroads were nearly bankrupted in the process, and we had the most expensive and the worst service we have ever known. The shipping board wasted (and is still wasting) millions of dollars, to give us a service, paltry in proportion to its cost. The maladministration in connection with the building of the cantonments was notorious. But we were at war, so men sighed, shrugged their shoulders, worked a little harder and "dug" a little deeper. We can bear anything in a time of national peril. How about it in times of peace?

Chicago is now giving us an enlightening exhibition of the political administration of what is perhaps our most vital public service—the conduct of our schools. An admittedly able educator has been thrown out on a palpably trumped-up and ridiculous charge, to make room for a political henchman of the mayor, who promptly attempted to award valuable building contracts to his son's company at an exorbitant figure.

Our Diplomatic Service, which should be our national pride and would, under reasonably favorable circumstances, enlist the devoted efforts of the highest type of men, is now handled so that, with a few conspicuous exceptions, it is merely a convenient way of paying political debts. Promotion is so little upon the basis of merit, that young men of large caliber, even though eager to be serviceable to their country, can see no future which would warrant them in devoting their lives to this highly important work.

In brief, all who are at all familiar with the workings of any of the Departments or services of the Government, as at present conducted, realize that if an individual or a firm engaged in industry or commerce, attempted to carry on business along governmental lines, they would be bankrupt within six months. The Government continues to function only because it has at disposal the almost unlimited resources provided by the taxpayers, most of whom are so deeply apathetic regarding their own best interests that self-seeking politicians are able to "get away with" almost anything.

And this introduces what is, perhaps, the most pernicious aspect of the activities under direct centralized control: No such activities have, so far, been kept out of politics; and politics, as at present understood, is (to our shame!) synonymous with graft, incompetence and selfishness.

Our National, State and Municipal public health agencies are a necessary part of civilized life, under modern conditions, and only a madman or a fool would belittle their value or attempt to curb their legitimate activities, even though they represent what is, strictly considered, a phase of State Medicine.

Neither would any rational man deny to the State the right to provide for the medical care of those of its citizens who are mentally or morally diseased or incompetent or hopelessly indigent and incapacitated.

The Government has, however, the right to disseminate among its citizens such sound and valid general information as will place in their hands the knowledge which is necessary in order to lead a sane and healthy life.

All these functions are legitimate
(Turn the Page)

ate and proper functions of State Medicine, and so long as the Government keeps within them, no thinking man can or will object.

But "welfare workers" seem to have an unfortunate propensity to intellectual myopia and emotional imbalance, and in reaching out for new and larger fields for service to humanity, they not infrequently "rush in where angels fear to tread." It is only a step from requiring that all school children be vaccinated against small-pox and vaccinating those whose parents are too poor to pay a doctor, to doing the same thing for *all* pupils in the schools regardless of their financial status. The road is short between conducting a hospital for patients seriously ill with recognizable mental disease, and opening an out-patient clinic for the free examination and treatment of patients with minor psychic aberrations, who are perfectly well able to pay a private physician for such services.

Let the State do everything it can to protect society in general from the perils of civilization and from the ravages of communicable diseases; but let it abstain from the individual treatment of those who are able to pay a private physician for his personal services in their behalf.

In an ideal state, it is quite reasonable to suppose that State Medicine might be an ideal condition. If all Government officials made it their chief concern to look after the highest welfare of all the people, it is quite possible that the professional services of a staff of physicians, released from all business and fiduciary pressure by an adequate salary from the national treasury, would assure to everyone a high grade of medical attendance, under all circumstances.

But even an ingrained optimist would scarcely claim that any existing form of government is ideal. We sometimes feel that politics in the United States is

corrupt beyond example, but such is not the case. Every modern nation faces its own peculiar problems in this regard.

Things being as they are, the disadvantages of State Medicine, as I see them are:

1.—The stifling of personal ambition and initiative in this, perhaps the most individualistic nation of all time.

There would be no particular incentive, to most physicians, to put forth their very best efforts if the possibility of achieving professional eminence or wealth were removed; and few there be, unfortunately, who will labor mightily for the sheer joy of the work itself. Medical men would tend to settle down to a deadly level of mediocrity.

Moreover, the people who are now in a position to pay for the most highly skilled medical attention would resent being deprived of that privilege.

2.—The encouragement of social parasitism.

Too many of us, already, are willing to lean upon others, if the opportunity offers; and too few possess that high altruism which seeks only "the greatest good of the greatest number." The self-assertive hog will always get the most swill, under conditions of reasonably free competition.

The main purpose of human experience is to enable a man to stand alone. State Medicine would tend to develop selfish leaners.

3.—The placing of the direction of medical affairs largely in the hands of laymen.

We have all seen a number of the evils which arise from such an arrangement. There is, already, severe complaint of the unintelligent, unsympathetic and obstructive attitude of the lay boards which govern many of our hospitals, the doctors declaring that they are unable to accomplish many things which look to the best interests of the patients,

In Pneumonia **Start treatment early**

In the

Optochin Base

treatment of pneumonia every hour lost in beginning treatment is to the disadvantage of the patient. Valuable time may often be saved if the physician will carry a small vial of **Optochin Base** (powder or tablets) in his bag and thus be prepared to begin treatment immediately upon diagnosis.

Literature on request

MERCK & CO. INC.
Rahway, N. J.

because of a lack of understanding on the part of the governing bodies. Under State Medicine such conditions would be universal and continuous, rather than merely local and sporadic.

4.—The subjection of scientific research and clinical practice to domination by self-seeking politicians.

It is necessary merely to call attention to the slovenly, and frequently corrupt, practices which arise when the type of politicians now largely in power get their fingers upon any type of public service; the administration of our criminal law, in most states, is a fair example. Anyone with a reasonably active imagination can picture the state of medicine and of most medical men under such domination.

Physicians of the best type are accurate, honest, enthusiastic, sincere and self-forgetful. How would such men fit into the scheme of American politics, as now constituted? How many of the great names in medicine are to be found on the rosters of the various public services.

5.—A large increase in taxation, with a proportionately meager return in adequate service and personal satisfaction.

What have we received for the millions of dollars which have been expended, for instance, by the shipping board?

The relation between a patient and his physician is, perhaps, the most intimate of human contacts,

excluding that between husband and wife and between parents and children, under the best conditions.

In such a relationship, the best results are obtained only when the patient consults the particular physician in whom he has utter confidence, not only as a skilled scientist, but also as an understanding and sympathetic human being. *Any* firemen can save one's home and *any* policeman can protect one's goods; but, in many cases, only one *particular* physician can save one's life.

As matters stand, the man who needs medical advice calls *the* physician upon whom he relies; under State Medicine he might simply have to call a physician. He might get a Mayo or an Osler—or a Rongetti. This condition would not, of course, necessarily follow, but it looms an ominous possibility.

The problems before us for solution are pressing, and the factors which enter into them are so many and so various that a recently appointed committee of some of the most brilliant and penetrating thinkers in the country expects to spend five years in gathering the data upon which to base a sound opinion. It seems unlikely, then, that the socialization of Medicine would usher in Utopia instantaneously.

Medicine, to be safe and most completely helpful to all concerned, must remain *free*, and must never, willingly, become the tool of other powerful interests.

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Write the Letter to Fit the Case!

Continued from Page 29

preservation. Next comes duty, which, being less impelling, should be used before self-preservation in the collection routine. It is not best to devote much attention to the producers of negative reactions. "Always attract, never repel" is the best rule for influencing human behavior.

All personalities must be avoided. The relation of the debtor to the obligation must be kept constantly in the foreground; the interest of the creditor in the obligation being appropriately subordinated. Even when it becomes necessary to place the claim with an attorney, the last letter written by the creditor should contain nothing of a vindictive character. It is much better to appear grieved than bitter.

Although personal visits are somewhat more effective than letters, the latter means is far more commonly employed because less expensive and more dignified. A few suggestions upon the construction of the collection letter are therefore in order.

Head each letter with this legend: "Re: Your Account. . . (amount)". This is much more effective than to include a separate statement, as the reader's attention is not divided, but is centered upon the sheet which carries the message.

2. Plunge into your message with the first line. Do not spar, but wade in. You must get the reader's attention and hold it. Hackneyed openers passed into the discard long ago.

3. Avoid long paragraphs. Your message must be presented clearly and concisely. Use words easily understood.

4. Observe the principles of unity, coherence and emphasis. Pursue an even course, never allowing your reader to be sidetracked. Avoid giving choices, and, by stating facts, leave no basis for argument. Remember that your object is to persuade and lead one who is not likely to be in sympathy with your purpose.

5. Make the letter as short as possible, but tell your whole story. Three paragraphs are usually enough to clearly set forth one idea, and one idea or appeal is enough for a simple letter. As the campaign progresses the letters may be lengthened slightly, thus giving the impression that the situation is becoming more serious and deserves greater consideration.

6. Scan your last paragraph carefully. It is the one which makes the greatest impression. Devote your best efforts toward adding that extra urge which is called "closing by salesmen."

7. Stop short when you have

FEROXOGINE

(FORMERLY DIPHTHERINE)

A non-alcoholic astringent and deodorant used most advantageously in an atomizer or as a gargle in the treatment of Pharyngitis, Laryngitis, Tonsillitis, and Halitosis.

(Physician's sample free upon request)

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THE TILDEN COMPANY

Pharmaceutical Chemists Since 1848

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finished. Shop-worn endings are as archaic as hackneyed openers. "Yours truly" is the most dignified, and least obtrusive conclusion.

No argument is required to establish the premises that relations between human beings can never be more than roughly classified. Few situations will be what lawyers call "on all fours" with one another, and so no series of collection letters can be presented as more than a guide. Versatility must be brought to bear by the collector who would avail himself of the best which the following letters have to offer.

In other words, write the letter to fit the case, using these suggestions as a guide.

In order to apply some of the principles which we have discussed, let us assume that Mr. Gray has, in a recent month's illness, commanded our services to the value of \$25.

Instead of the common practice of considering Gray's debt just one of many, and sending statements on a fixed date month after month, we shall seek to convince Gray that his account is one of the most important on the books. We shall first arrange a tickler card in our follow-up file. A plain 2 by 3 inch card will be written up showing name, address and amount due. This card will be dated ahead and placed in the tickler file, which is a set of cards with flaps showing months of the year and days of

the month. These are available at any stationers.

We must next decide whether Gray shall need time to recuperate and get his finances in shape to permit payments to be made. It is best that he be given a little time unless, of course, he is in very good circumstances. It is suggested that fifteen to thirty days should be sufficient. At the end of the period decided to be proper, an itemized statement should be submitted. It is not only courteous but good business to call to the patients attention just what he has bought. Besides it is evidence of your sincerity, and it shows consideration which he may demand if not voluntarily offered.

We have now every reason to expect either a full settlement, a payment on account, objection to the charges, or a frank admission of inability to pay anything. Collection work would be much simpler and more pleasant if our expectations were justified by our experience with human nature. But we must proceed to gain what is our due, by showing the delinquent that his disregard of our rights has been noticed.

This we do by letter, not only mildly reminding him of his duty, but aiming to re-construct the situation which existed when he sought our services. We shall write perhaps as follows:

Dear Sir,

Re: Your Account \$25.00

As every doctor regards no



BRONCHIAL SEDATIVE— EXPECTORANT— VEHICLE—

The Simplicity of **FITCHMUL** Enhances its efficiency. **FITCHMUL** contains Canadian Fir Balsam, Venice Turpentine, Chloric Ether, minute quantity of Hydrocyanic Acid, Tartar Emetic, Aromatics.

It commends itself to your Prescription practise. Your request brings a bottle—and the **FITCHMUL** Booklet of Facts, which you will find interesting reading.

A. PERLEY FITCH CO., Concord, N. H.

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 Dr. Ernest H. Volwiler
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Forty-three of the outstanding workers in medical research have collaborated to make this book great.

The contribution of any one of these is worth the price of the book—but the mission of this book is not to make money. That is why the editors and contributors worked without remuneration, and why the publishers are issuing this book at the cost of production.

The title is "Chemistry in Medicine." It condenses between two covers the outstanding advances which Science has made in the battle against disease.

Doctor, you should write for your copy of this book at once. The price is only \$2.00. If, when you read the book, you do not agree with us that it is worth at least twice what we charge for it, send it back and we will refund your money.

The book is Deluxe Edition, flexible binding printed on bible paper, 780 pages.

The Chemical Foundation, Inc.

85 Beaver Street
New York City

THE CHEMICAL FOUNDATION, Inc.
85 Beaver St., Dept. M.E.12
New York City

Gentlemen: Enclosed is \$2.00, for which send me a copy of "Chemistry in Medicine." If not satisfied, I may return the book for refund.

Dr.

Address

news as good news insofar as the health of his friends is concerned, I assume that you are now fully recovered from your recent illness.

It will make me happy to receive assurance from you that my assumption is correct, for health is one of the few things which money cannot buy.

Speaking of money, can you not arrange to attend to the statement which was mailed to you on February 1st? Please.

Yours truly,

If we should decide that the closing paragraph is too blunt we can substitute as follows:

Won't you write me a line

as to how you are feeling? You can mail this when you attend to the statement which was sent to you February 1st.

This illustrates the need of versatility and of visualizing the effect upon the reader. Sample letters may well be used as given but their real purpose is to demonstrate fundamental principals.

We shall get responses of various kinds to this first letter. Checks in full are easily disposed of. Part payment without definite promises of further payments will be acknowledged with a suggestion of a definite plan. We shall be very careful to set defin-

(Turn the Page)



Was the Corporation Liable?

Reported by Lawyer Hayward



ON the second day of a certain month a dilatory patient transferred to a doctor 100 shares of stock in a local company.

On the third day of the same month the company declared a dividend of 6 per cent payable on the 15th day of the month, to stockholders of record as of the 1st day thereof, so, on the date the dividend was declared the customer appeared "as of record" on the corporation's books as the holder of 100 shares.

On the 12th day of the month, the secretary of the corporation received a telegram from the doctor notifying him that the doctor had bought the stock. "Am mailing certificate for transfer today," the telegram read.

The certificate did not arrive on the 15th day of the month, however. The corporation sent the patient a check for the dividend in regular course, and the doctor claimed that the corporation was bound to pay the dividend to him, notwithstanding the previous payment to the patient,

and the Supreme Court of Oregon, in the case of Steel vs. Island City Company, reported in 83 Pacific Reporter, 783, ruled that the doctor was entitled to the dividend.

"Where for the protection of the corporation it is expressly provided in its certificates of stock," said the Court, "that shares are not transferable, except on the books of the corporation, the corporation is not bound to look beyond its books, assuming that they have been kept properly, to determine who is entitled to dividends. It may safely pay them to those persons who appear on the books to be shareholders, and it will be protected in such payment, notwithstanding transfers made before the dividend was declared, but which had not been entered upon its books, and of which it had no notice. It is otherwise, however, if it had notice of the transfer. In such a case if it pays the dividend to the person appearing on its books as owner, it remains liable to the transferee, notwithstanding his omission to have the transfer registered," said the Court.

*Patient Types . . .***The Obstinate Case**

The patient with an obstinate case of constipation is generally addicted to self-medication and "tries everything." Each bowel-whipping cathartic simply drives the tired bowel from bad to worse.

The doctor knows it is possible to restore the normal daily "habit time" of bowel movement by appropriate diet, exercise and the mechanical aid afforded by Petrolagar.

Petrolagar is more palatable, more thoroughly softens the feces, is less likely to leak and, having no deleterious effect on digestion, is prescribed in preference to plain mineral oil.

Petrolagar



DESHELL LABORATORIES, Inc.,
536 Lake Shore Drive,
Chicago

Dept. M. E. 12

Gentlemen: — Send me copy of the new brochure "HABIT TIME" (of bowel movement) and specimens of Petrolagar.

Dr.

Address.

.....

ite dates in every case as we must never depart from our purpose to make the debtor think clearly about his obligation.

But a few tickler cards will turn up at the end of the follow-up period, showing certain delinquents who have not responded. We must now ask ourselves, "Why?" There may be thoughtless neglect, procrastination, reticence to disclose present inability to pay, or downright disregard of our rights.

We shall try to frame a letter covering all of these situations, tempered with the thought that a duty has been neglected, namely, the duty either to pay or to explain a failure to pay. We can safely tighten the reins somewhat. Experience has shown that those who fail to answer one prompting letter are likely to ignore a dozen, so there is no need to prolong the follow-up unless we seek to employ those methods called "nuisance tactics" or "dunning." These tactics are out of place at this stage of our procedure, for we have not yet definitely classified our delinquents.

Let us write the second letter:

Dear Sir:

Re: Your Account \$25.00

Your account in the above amount has twice been called to your attention, but to date no indication has reached me of your intentions toward it. Just what is the trouble?

Perhaps you are not able to pay the whole balance at one time. If this be true, please have no hesitation in telling me about it, for a frank statement will lead to an understanding, and an installment arrangement can be made which will close the account before you know it.

Whatever the trouble, write and explain. Those who show proper regard for their creditors need not worry about being treated harshly. I feel sure that you will answer at once and that you will get a lot of satisfaction out of doing so.

Yours truly,

The second letter should bring response from the reticent but conscientious ones, leaving the procrastinators and "dead beats." The thoughtlessly neglectful will be reached somewhere along the line, and indeed we can now proceed to give all three classes the whip, as we have shown enough kindness. Therefore the following will be addressed to those names showing up on the next follow-up date.

Dear Sir:

Re: Your Account \$25.00

The fireman, policeman and doctor are all necessary to your happiness, and indeed to your very existence. The first two must answer your call of distress, but perhaps you have never stopped to consider that the doctor need not.

What would you do if all doctors should decide to treat you as you have treated your doctor's bill? Don't you agree that money would, under these conditions, become much less important to you?

Let's get together on the basis of fair play and work out an adjustment. I am confident I shall hear from you before

.....

Yours truly,

In filling the date blank allow just enough time to permit debtor to comply. If too much time is given, the urge to put it off will vitiate the effect of the letter.

(Turn the Page)

250 Note Heads 6x9½

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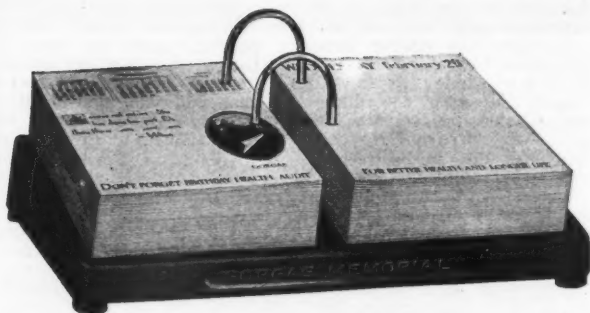
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Both paper and envelopes printed with your name and address in either Old English or Block Type. Just write your name and address plainly, enclosing remittance and specifying style of type desired. Samples sent on request. We print also Prescription Blanks, Statements, Gummed Labels, etc., for Doctors only. Catalogues Free.

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The Gorgas Health Calendar

ISSUED by the Gorgas Memorial as a daily reminder of our beloved here in sanitation who made possible the Panama Canal; our great Surgeon General who kept our boys fit in the Great War.

The modest profits from the sale of the calendar become a part of the Gorgas Memorial Endowment Fund, and will carry forward in perpetuity the following program: (a) Eliminate unnecessary illness; (b) Prolong life; (c) Co-operate with the family physician in conserving health; (d) Furnish authentic health information to the public; (e) Promote periodic health examination.

The Calendar for each day contains a Health Maxim by an outstanding man in medicine, philosopher, or statesman.

The Stand—size $7\frac{1}{4} \times 4\frac{1}{2}$ inches—is handsome, sturdily built, mahogany finish, equipped with rubber feet. Enclose names of your friends with your remittance, and we will send calendar direct, prepaid, and enclose your card.

The Cost, stand and pad complete, delivered to you, is \$2.50, intrinsically many times more valuable. Send in your order immediately, delivery to be made about January 1, 1929.

.....USE THIS ORDER BLANK.....

GORGAS MEMORIAL, 1331 G Street, N. W., Washington, D. C.

Please send, prepaid.....Gorgas Health Calendar (s) complete at \$2.50 each, for which I enclose remittance of \$..... Calendars to be sent to enclosed list.

Name

Street Address.....

City..... State.....

(Orders must be accompanied by remittance to avoid inconvenience and collection expense.)

We must now apply the lash vigorously. There is nothing to lose and all to gain. Few desirable patients will be driven away, and you will lose all who do not pay you, anyway, as shame will prevent their facing you. It is well established that a customer is lost who is not made to take the right attitude toward his account with any particular seller. We shall of necessity begin to threaten as follows:

Dear Sir:

Re: Your Account \$25.00

You will surely agree that you have been shown unusual consideration with regard to your account. You will also agree that it is unreasonable to expect all the consideration to be shown by one party, as this would make you an object of charity.

Debts of the present character are specially regarded by the law, and convenient methods have been provided to make collection easy. It is unpleasant for me to consider being compelled to turn this matter over to an attorney, for this will surely cause you embarrassment, inconvenience and added expense.

Would it not be better to settle on a friendly basis? If so, write me at once, as I must hear from you before.....

Yours truly,

We have now done our utmost and the account is ready for forcible handling. The final notice will be curt, as follows:

Dear Sir:

Re: Your Account \$25.00

As you have not shown a desire to co-operate with me in adjusting your account, I am forced to hand it over to my attorney. This will be done on.....

Yours truly,

The model letters can well be used verbatim in many cases. They can even be multigraphed in quantities for use on the very small accounts, but individually typed letters are much to be preferred.

It is believed that adherence to the foregoing suggestions will aid materially in keeping accounts in a liquid form, and that the slight extra effort involved will be more than repaid by the results. Even the young man with a limited practice can use the plan in its entirety. A part time stenographer can handle all the details. It is not difficult to find someone who will devote a few evening hours each week to extra work at a nominal compensation.

Keep in mind the thought that your attitude toward your just dues will be reflected in the mind of the debtor, and that you yourself are largely responsible for the consideration which you receive at his hands.

Also bear in mind that it is not always wise to become too informal in writing collection letters, even to those you are well acquainted with. A slight formality is in much better taste and maintains respect.

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For BOILS, STYES, CARBUNCLES, ACNE
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May we send you a sample?

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on where to go and how to get there]**

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Aliwal North: One of the South African health resorts, described in a booklet issued by the South Africa Government Tourist Bureau, 11 Broadway, New York.

* * *

Bermuda: About all the details you would want to know, contained in a booklet issued by the Bermuda Trade Development Board, 250 Park Avenue, New York.

* * *

Travel Tips: This is a large and complete travel booklet published by Simmons Tours, 1328 Broadway, New York City. It lists tours pretty nearly everywhere.

* * *

Around and About Central and South America: Just what the title suggests, and well illustrated. From: Los Angeles Steamship Co., 730 So. Broadway, Los Angeles.

* * *

French Line Cruises: A large booklet describing some unusual tours to the Mediterranean and Morocco, has been received from the French Line, 19 State St., New York.

My Trip to Sweden: A narrative description, by Elizabeth Wilson, well printed and illustrated. From: Swedish State Railways, 52 Vanderbilt Avenue, New York.

* * *

Circle Cruise to the Orient: A folder telling, in diary form, about a two month trip to Japan and China, with plenty of good pictures. Received from: Japan, 551 Market Street, San Francisco.

* * *

How Best to See the Pacific Coast: Physicians who plan to attend the A.M.A. Convention in Portland, Oregon, next July will find this folder one of the most interesting of this season's output. For your copy write to Southern Pacific, 33 West Jackson Blvd., Chicago, Ill.

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Map of the United States: On one side of this folder is a big map and on the other side are the kind of illustrations that make you reach for the nearest suitcase. Our copy comes from the Union Pacific System, 148 So. Clark St., Chicago, Ill.

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 you will appreciate the value of
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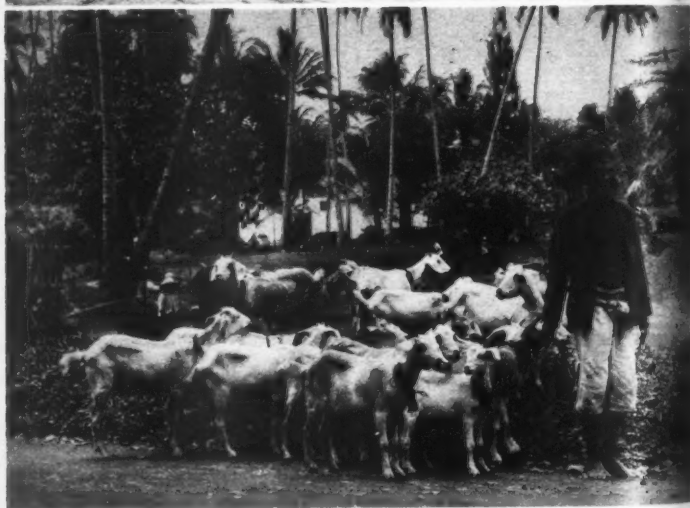
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(Top) Dairy products are still wheeled about the streets of Rotterdam by this primitive method.

(Bottom) A traveling dairy herd in Java, from which goat milk is delivered directly to one's doorstep.

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(Top left) Much of our own milk supply is produced under old-fashioned methods. This is a scene in southern New Jersey.

(Top right) Peddling milk from horse back in Buenos Aires.

(Bottom) A customer in Italy waiting for the morning delivery of fresh milk.

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Gentlemen:

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Samples and Literature on Vegex: A sample jar of Vegex together with literature on its use in supplying Vitamin B, is offered to physicians by Vegex, Inc., 344 Ericsson Pl., New York City.

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trial. Profession card or stationery should be included with the request. Write: Martin H. Smith & Co., 150 Lafayette St., New York City.

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Gynex, the Prophylactic Syringe: A little circular describing an ingenious new product manufactured by the Gynex Corporation, 110 West 40th St., New York City.

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A Diet for Infants Deprived of Breast Milk: An attractive booklet describing the products of Moores & Roos, Inc., and their uses. The address is Columbus, Ohio.

* * *

Conclusions on the Value of Ceanothyn as a Hemostatic: A booklet describing the results of an extensive research program instigated by Flint, Eaton & Co., Decatur, Illinois.

* * *

Everready Theapeutic Carbons: A new and interesting bulletin describing various types of carbons. Complete technical data with spectrograms and energy distribution curves for each type of carbon arc are included. Published by: National Carbon Company, Inc., Carbon Sales Division, Cleveland, Ohio.

(Turn the Page)

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Rutherford, N. J.

Gentlemen: Please send me a copy of "The Common Sense of Money and Investments."

☐ I enclose my check.

☐ Please send C. O. D.

Name

Address

Recolac—Its Use in Infant Feeding: An informative little booklet of twenty pages with suitable tables and formulae. It is offered by Mead Johnson & Company, Evansville, Indiana.

Organotherapy: Its history, treatment, and administration, with the various organotherapeutic formulas of G. S. Stoddard & Co., Inc., 121 East 24th St., New York City.

Animal Substances in Modern Medicine: An interesting booklet of some sixty pages, listing the various "tabloid" products manu-

factured by Burroughs Wellcome Co., Inc., 9 East Forty-First Street, New York City.

Hypertension and the Sulphocyanate Therapy: A booklet reprinting various authoritative abstracts in compact form, and distributed by Robert McNeil, 2900 N. 17th St., Philadelphia, Pa.

Gamble-Cabot Cardiac Diagnoses Records: A circular describing a series of records of heart sound and the technique of using them. Write to Columbia Phono. Co., Inc., 1819 Broadway, New York City.



The Doctor and His Investments

Continued from Page 21

and dearness of industrial and public utility stocks is without precedent in financial history. In commenting on this disparity, one of the principal bond houses of the country, in a message to customers, recently pointed out: "The past few months in the financial markets have been marked by violent activity in stocks and some recession in bond prices, although of late the latter have shown a tendency to stabilize. Speculation, apparently little affected by high money rates, has driven stock prices up until at the present time the income available from the shares of some of the leading corpora-

tions amounts only to between 2 and 4 per cent. Bonds, on the other hand, have been neglected and many gilt-edged issues are selling at prices which yield the investor 5 to 5½ per cent. First class municipal bonds, exempt from the Federal income tax, can be had on a 4 per cent to a 4½ per cent basis and high grade foreign issues sell to yield as high as 7 per cent.

"From time to time we have pointed out this condition to our customers and other friends and, without attempting to predict any radical reaction in stock prices or sudden drop in money rates, we have expressed the

SIXTY YEARS IN PRACTICE

meeting all sorts of conditions in all parts of the country. "H.V.C." has met the demands of practical therapeutics and brought results satisfactory to the thousands of physicians who have used it.

HAYDEN'S VIBURNUM COMPOUND

is an effective and dependable antispasmodic and sedative for use, not only in general medicine but in obstetrical and gynecological conditions.

Sample and literature on request.

THE NEW YORK PHARMACEUTICAL CO.

Bedford Springs,

Bedford, Mass.

When the Colon Bacilli Revolt

WHEN the normally nonpathogenic colon bacilli rebel under the influence of foreign invaders or because of the putrefaction and toxemia resulting from constipation and fecal impaction, the consequences may be grave in the extreme.

The logical treatment is obviously preventive. In all cases of chronic constipation, incipient stasis or fecal impaction, and in certain form of intestinal toxemia, prompt and efficient evacuation, followed by gradual resumption of normal bowel action, will be obtained by the use of AGAROL, *the original mineral oil—agar-agar emulsion.*

Agarol is the **original Mineral Oil—Agar-Agar Emulsion** (with Phenolphthalein) and has these advantages:

Perfect emulsification; stability; pleasant taste without artificial flavoring; free from sugar, alkalies and alcohol; no oil leakage; no griping or pain; no nausea; not habit forming.

AGAROL

A generous trial supply sent on request.

WILLIAM R. WARNER & CO., Inc.

Manufacturing Pharmacutists since 1856

113-123 West 18th St., New York

Doctor, have you some cranky patients?

So many people seem to have a deep-rooted aversion to liquid milk of magnesia. Milnesia Wafers overcome that aversion. . . each wafer represents two teaspoons of U.S.P. milk of magnesia in a *palatable* form. Your patients simply chew them up. . . and each wafer can be halved or quartered for correct children's dosage. Send for our free office sample and give this new better way of administering milk of magnesia a trial.

MILNESIA WAFERS

Milnesia Laboratories, Inc.,

11 East 36th St., N. Y. C.

opinion that the bond market affords some exceptional opportunities and that investors who are taking advantage of present prices will benefit by a return to a more normal ratio between stock and bond yields."

If the person about to retire is a bachelor, without heirs, his problem is readily solved. At 60, he can get $9\frac{1}{4}$ per cent on his investment annually up to the time of his death—with virtually no risk whatever. He can do this through an annuity purchased through a standard insurance policy. This contract calls for an income for life at the stipulated rate, but when the annuitant dies, nothing remains for his heirs and assigns. If the annuity is purchased at the age of 65, it gives an annual return of 9.6 per cent; if acquired at the age of 70, 11.2 per cent; and if at 75, 13.5 per cent. As a matter of fact, the annuity involves paying back part of principal as well as income, but it makes an ideal investment for an aged person who is interested only in providing an income for his declining years.

Where an elderly man has a dependent wife, he can buy a two-life annuity, on which the guaranteed income will be paid as long as either lives. This policy is suitable either for those without children or for those with children who are economically independent. The rate of return on two life annuities depends on the age of both. For example, if the man is 65 and the

woman 60, a lump sum of \$13,580, placed with a life insurance company, will pay an income of \$1,000 a year as long as either survives.

In case the annuitant wishes to protect himself or his estate against the contingency of an early death, he can buy a cash refund annuity, which assures that the return will be at least as large as the sum deposited, irrespective of when the annuitant dies. In such cases, the remainder is paid after the death of the annuitant to a designated beneficiary. For this consideration, the annuitant gets a slightly smaller return while he lives.

If the doctor about to retire insists on conserving his estate so that he may pass it on intact to heirs and assigns, he needs stocks, bonds and mortgages, rather than annuity contracts. In the present market, guaranteed first mortgages of the best grade may be purchased to yield $5\frac{1}{2}$ per cent. In purchasing bonds and preferred stocks, he should eschew issues which bear warrants, convertible features, or other special privileges which give them a current market value in excess of their current investment worth. The physician, on the point of retiring, wants securities which give their full return here and now, rather than at some vague time in the future.

Unless the retired doctor keeps this point ever in mind, he will bungle his investment policy, competing with younger men for

No one needs to suffer from Rheumatism because you may now have effervescent—

Alkalinized Phenoxylates

Drop two or three tablets in a glass of water and administer every two hours. No stomach irritation. They contain Sodium, Strontium, Magnesium and Methyl Salicylates, Phenoxyllic Acid, Sodium Bicarbonate and Colchicum Seed.

At your druggists or write for sample.

Walker, Corp & Co., Inc., Auburn, New York



Farastan (Mono-Iodo-Cinchophen) combines therapeutic action of Cinchophen with antitoxic action of Iodine. Indicated in rheumatoid and arthritic conditions.

Write for full size package and literature.

The Laboratories of THE FARASTAN COMPANY 137 S. 11th St., Phila., Pa.

FARASTAN
MONO-IODO-CINCHOPHEN
 PATENT APPLIED FOR

For 33 years—the Standard Effervescent Saline

SINCE 1895 doctors have used, prescribed and recommended Sal Hepatica. It is the approved laxative and cathartic for flushing the intestinal tract and for promoting internal purification.

Sal Hepatica is an effervescent saline combination similar to the natural "Bitter Waters" of certain medicinal springs here and abroad, and is fortified by the addition of sodium phosphate.

Sal Hepatica is an ideal preparation for the practitioner to recommend—it is efficient, palatable and reliable, and does not create a condition of tolerance.



Samples for clinical purposes

BRISTOL-MYERS CO., 75 M West St., N.Y.C

Sal Hepatica

rights which are of little value to him, though they may be ever so attractive to those who do not need a current return from their investments.

In order to bring up current income return without sacrificing safety, the doctor should look for good securities which are temporarily out of style, such as railroad shares; or sound stocks which are not readily marketable, such as the preferred stocks of public utility operating companies, or for stocks which are artificially depressed because they lack speculative qualities, like the preferred stocks of investment trusts. Frequently, the preferred stocks of good general management investment trusts, such as American Founders Trust, The International Securities Corporation, and the Second International Securities Corporation, sell out of line with their investment merit, because those who originally had to buy them in units with the common shares sell them out in order to be free to hold more of the speculative common stocks, which hold out more allure for future profits.

If the physician is really retiring, he probably does not wish to enter the new business of trading in securities. Accordingly, he will be less concerned with opportunities for speculative profits than with the inherent soundness of his investments.

In order to get the biggest possible current return on which to live during his declining years without running the risk of ac-

quiring unsound securities, the physician should bring together the largest possible investible sum. This statement sounds too obvious to mention, yet there are ways of enlarging the reservoir of investable capital which may not be clear to the layman.

One of these methods is to cancel all outstanding insurance, and take the cash surrender value of the policies. The physician with dependents will, of course, think twice before doing this. Even the man with dependents could, however, resort to this, provided he felt sure that he was competent to reinvest the fund, and leave the principal intact for his heirs. The value of such a switch is that it would cut off the expense of paying premiums after the period of economic productivity of the insurance.

And, even if the policy were fully paid, the switch would convert a frozen asset into one which would give a present return. Many insurance companies give policy holders options to turn their policies into quasi-endowment policies which will give the policy holders an income late in life. Where this is feasible, it is a good alternative, for it leaves the actual management of the fund in the care of experts employed by the insurance company.

For the retiring individual, about to reshape his own investment portfolio, the subjoined list is suggested for consideration:

(Turn the Page)

A vegetable tonic Laxative FOR HABITUAL CONSTIPATION

Especially valuable for aged people and those of sedentary habits. They act gently and do not gripe.

Cascara Comp. Tablets
KILLGORE'S

Liberal Sample and Formula on Request

CHARLES KILLGORE

57 West Third Street

New York

An Often-Needed Aid in the treatment of inflammatory vaginal conditions

At times the physician finds the use of the vaginal douche inadequate. Antisepsis must be adequate, yet any possible irritation must be avoided.

In such cases you will find Norwich Vagiforms very convenient. Clinical experience has shown Vagiforms to be remarkably soothing and healing. Their specially prepared base melts quickly at body temperature and remains in contact with the tissues a sufficient time to

permit desired antiseptic action. They are so shaped that the patient can insert them without the least difficulty.

For such conditions as leucorrhea, vaginitis and cervicitis, we believe you will find Vagiforms of considerable value. They are packaged in boxes of 12. We should be glad to send you a box without charge. Address Medical Department, The Norwich Pharmacal Company, Norwich, N. Y.



Makers of
Unguentine

Norwich Vagiforms

Calcium in Acid Form

Recent investigations (Bergeim. Journ. A. M. A. 1926, 1395) have demonstrated that an increased acidity of the gastro-intestinal contents markedly increases the solubility of calcium phosphate and facilitates its absorption.

ESKAY'S NEURO PHOSPHATES

SMITH, KLINE
& FRENCH CO.
105-115 No. 5th St.
Philadelphia, Pa.
Established 1841

*Manufacturers of
Eskay's Food
Eskay's Suxiphen*

contains calcium glycerophosphate as an acid salt, so that, by its use, the prompt absorption of calcium is greatly facilitated, especially in conditions of acid-deficiency.

Eight and Sixteen Ounce Bottles

The subjoined list of bonds is suggested:

Name of Borrower	Price	Approx. Yield in Per Cent
Belgium 6's of '55.....	100	6.00
B. M. T. 6's '68.....	98	6.12
Chile 6's '42.....	102	6.72
Denmark 6's '42.....	104 $\frac{7}{8}$	5.35
Germany 7's '49.....	106 $\frac{5}{8}$	6.31
Japan 6 $\frac{1}{2}$'s '54.....	101 $\frac{1}{2}$	6.36
Queensland 6's '47.....	105	5.44
Great Northern 7's '36.....	113	4.7
Illinois Central 6 $\frac{1}{2}$'s '36.....	110 $\frac{1}{2}$	4.65
Long Island R. R. 5's '37.....	99 $\frac{1}{4}$	5.16
Penn R. R. 6 $\frac{1}{2}$'s '36.....	110 $\frac{1}{4}$	4.65
Westinghouse 5's '46.....	104	4.58
Youngstown Sheet & Tube 5's '78.....	100	5.00

The subjoined list of common stocks is suggested, with the ad-

monition that the time of selection is a matter of importance:

Company	Rate of Dividend in Dollars	Price	Current Return
Atchison Topeka Sante Fe.....	10	199	5
Endicott Johnson Corp.....	5	77	6.5
Minneapolis St. Paul and S. S. Marie	4	62	6
Penn. R. R.....	3.5	66	5
Southern R. R.....	8	150	6
Yale & Town.....	4	66	6

The subjoined list of preferred stocks is suggested:

Company	Rate of Dividend in Dollars	Price	Current Return
American Founders Trust.....	3	47	6
International Securities Corp.....	6	93	6.4
Second International Sec. Corp.....	3	46	6.5
Missouri Kansas Texas.....	7	105	6.6
Cuba R. R.....	6	83	7
Loew's Inc.	6.5	102	6
N. Y. Steam.....	7	112 $\frac{1}{2}$	6
Pere Marquette	5	93	5.3

(Turn the Page)

For effective results in the treatment of tenacious COUGHS, COLDS and BRONCHITIS and LA GRIPPE prescribe

ANGIER'S EMULSION

Two teaspoonfuls taken consistently every two or three hours, preferably undiluted and churned about the mouth before swallowing.

During the acute stage, smaller and more frequent doses (1 teaspoonful every hour) brings quicker relief.

Its pleasing palatability together with its soothing and expectorant effects, without the necessity of narcotics, warrants its use in your practice.

Trial bottles for the asking.

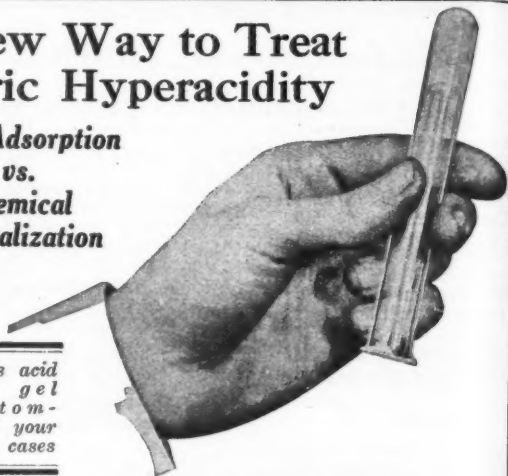
ANGIER—BOSTON 34

A New Way to Treat Gastric Hyperacidity

Acid Adsorption

vs.

**Chemical
Neutralization**



*Form this acid
adsorbing gel
in the stom-
achs of your
hyperacid cases*

ALUCOL

(COLLOIDAL HYDROXIDE OF ALUMINUM)

THE introduction of ALUCOL—a true colloidal type of hydroxide of aluminum—by the Wander Research and Chemical Laboratories marks a new advance in the treatment of gastric hyperacidity.

ALUCOL acts by colloidal-chemical adsorption, not by chemical neutralization. It combines *colloidally* with the excess of gastric HCL to form a colloidal gel in the stomach. This gel acts as a

carrier of the excess of acid and removes it from the system.

As ALUCOL does not neutralize the acid, it does not hinder or prevent proteolytic activity.

Clinical reports show ALUCOL to be remarkably effective in gastric and duodenal ulcer and other conditions characterized by high gastric acidity.

Alucol issued in tablet and powder form.

The Wander Company

180 North Michigan Avenue

Chicago, Illinois

THE WANDER COMPANY,
180 No. Michigan Ave.,
Chicago, Ill. Dept. M.E.12

Please send me, without obligation, a container of ALUCOL for clinical test, and brochure on "The New Colloidal antacid."

Dr.
Address

Ups and Downs

-a monthly review by the
financial editor

The final third of the year has been characterized by a marked upturn in the physical volume of trade, with marked activity in the building, steel, automobile, and general merchandise fields. The upswing is more than seasonal. Current trade, according to freight car loading and other indices, appears to be running ahead of that of a year ago. The better managed industrial corporations are likely to show larger earnings than in 1927, though they may not all be larger than in 1926. This background of good business, in spite of high current interest rates, gave a good setting for the further boosting of stock prices to unprecedented heights, further reducing the yields or current returns of securities acquired at prevailing prices.

* * *

Oil, railroad, textile, and numerous metal stocks have not yet risen proportionately to the shares of most favored industries.

* * *

Merchandising and chain store stocks, especially those of Montgomery Ward & Company, Sears, Roebuck & Company, and National Bellas Hess, have been in especial favor. Airplane stocks, reflecting that belief that this infant industry would begin to reach maturity in 1929, have been in the van, and companies owning exclusive patents like the Radio Corporation of America, and industrial chemical companies have also been eagerly bought. The process of electrifying the country continues at a rapid pace, and the shares of electric light and power companies, in spite of the revelations by the Federal Trade Commission of questionable propaganda methods on the part of public utility en-



VAGINAL SUPPOSITORIES

VS. THE VAGINAL DOUCHE IN VAGINITIS

Vaginal Suppositories enable the physician to definitely control the treatment, whereas the douche encourages the patient to experiment without medical advice with various antiseptics, which may be questionable or injurious.

The K-D Kone is a suppository of known and reliable therapeutic action. It contains Sodium Hypochlorite (NaOCl) — the active principle of the Carrel-Dakin solution—held in a neutral, soap-like, non-greasy, stabilizing base. Its ready liberation of free chlorine when introduced into the vagina insures complete antiseptics with no toxic, irritating or other harmful effect.

K-D Kones are dispensed through physicians' prescription only. A full-sized package for clinical trial and our booklet on K-D Kones will be sent to any physician enclosing his prescription blank with coupon below.

**THE CLINICAL
LABORATORIES CO. (Inc.)**
8 West 40th St., New York City

Gentlemen:

Doctor

Address

Druggist

Address

Extreme Accuracy and Scientific Soundness of Principle

REALIZING the desirability of accurate dosage in laxative administration, the makers of Feen-a-mint have taken extreme care to maintain the uniformity of their product. The phenolphthalein content of each Feen-a-mint tablet is evenly distributed through the chicle and regulated by special processes developed through long experience and many experiments.

This content, thoroughly mixed with the saliva by the act of

chewing, obtains equal distribution over the intestinal mucosa and thus brings about gentle, thorough and pain-free laxative action.

Only a product designed on Feen-a-mint's sound scientific principles and manufactured with scrupulous care can be counted on for dependable results.

A request on professional stationery will bring this trial supply of Feen-a-mint to any

physician — with no implied obligation whatsoever.

FEEN-A-MINT

The Chewing Laxative

HEALTH PRODUCTS CORPORATION

113 N. 13th St., Newark, N. J.

"That New Fangled Contraption"

is what one of Doctor Micajah's feminine patients called the fountain syringe. The doctor knew the necessity for astringent, decongestive, tissue-toning, antiphlogistic and soothing medication in LEUCORRHOEA, VAGINITIS, RELAXED TISSUE, CERVICAL ULCERATION, and other local irritations or inflammations of the female genital tract.

MICAJAH'S MEDICATED WAFERS

originated by Doctor Micajah, met all indications and served him so well that he introduced them to his colleagues and through them to the medical profession.

More convenient to use than vaginal douche or fountain syringe. More direct in action. More prolonged in effect. Don't ignore "old fangled" standbys which have proven their practical worth.

Sample and literature on request.

MICAJAH AND COMPANY

186 Conewango Ave.

Warren, Penna.

terprises, have been avidly bought at unprecedentedly high prices.

* * *

Except in neglected groups, stock prices are not attractive to the long term investor, who is primarily concerned with present assets and earnings. Prevailing quotations at the middle of November reflected a capitalization of optimistic hopes for future improvement in earning power.

Stock prices have risen in the last two years out of all proportion to increases in corporate

earning power. The new optimism reflects a willingness to buy industrial and public utility stocks at fifteen or more times earnings, instead of ten times earnings, as in the past. Bull speculators expect a regular forward progression of earnings in the coming years, and have been seeking to translate such expectations into current prices.

* * *

Expectations of corrective reactions, such as have periodically recurred during the last few years, warrant a policy of keeping a reserve of buying power.



Have You a Secretary or Only an Office Girl?

Continued from Page 13

one really interested it is a fascinating thing. I get quite as much thrill over a return on a follow-up as the doctor does on an interesting and successful case.

Of the secretary as a help in a professional way, I find it more difficult to express an opinion, since in our organization the two are entirely separate; that is we have a registered nurse to take care of the medical assistance. Nevertheless, there are occasions (and not so seldom at that) wherein I must be ready to assist in an emergency.

I also come in for my share of

questions as to post-operative procedure. I have learned the simple treatments to relieve certain types of pain until the doctor is free to give his time to the case. For anyone interested in nursing there is the same opportunity here as in the business end, except that in my personal case, as a secretary, I find my hands too full to go into the other extensively.

We maintain a small laboratory in our offices, enabling the doctor, with the nurse's aid, to make simple tests and analyses. We thus save the time and expense of outside assistance. Such assist-

WHOOPING COUGH



The advanced case of whooping cough. A quiet night's rest is so desirable. Try Vapo-Cresolene. For fifty years it has been a standby for the relief of the paroxysms of whooping cough. The antiseptic vapor of these cresols of coal tar is particularly soothing and antispasmodic in bronchial ailments accompanied with cough and inflammation as bronchitis and broncho-pneumonia.

VAPO-CRESOLENE COMPANY

62 CORTLAND STREET

NEW YORK CITY

or Leeming Miles Bldg., Montreal, Canada

Winter Colds that Linger

Strenuous indoor work, a diet largely restricted to seasonable devitaminized foodstuffs, lack of sunshine, etc. All these tend to impair resistance and recuperating powers, hence the necessity for:

Morrhual (Chapoteaut)

A vitaminic alternative, comprising all the therapeutic principles of assayed Codliver Oil in capsule form. Tasteless, more potent and better tolerated.

Morrhual Creosote

Capsules of 3 min. Morrhual & 1 min. of purest Creosote.

Indicated in those pulmonary conditions usually treated by such combinations. Original vials.

Dose: 2 to 3 caps. t. i. d. a day

Samples and literature upon
request

Laboratoire de Pharmacologie, Inc.

92 Beekman St.
New York City

U. S. Agents
E. FOUGERA & CO., INC.
NEW YORK CITY

ance as this might fall to the lot of a secretary should there be no attendant nurse.

The secretary must keep books of daily charges and receipts, as well as expenses. So often doctors do not keep books, thinking them unnecessary merely because they themselves would have the routine work to do, for which they think they cannot afford time. I personally feel that book-keeping is one of the most important phases of a secretary's work. Physicians are prone to think only of the medical side of a case, its treatment and results, with no time for the cut and dried business of keeping records of charges. But it is necessary to know one's financial status, and to have a basis for check-up on progress.

A doctor can lose more money by careless handling of accounts than it would cost him to have a full time bookkeeper-secretary; yet the latter is an investment repaying itself again and again in a variety of different ways.

Phosphorcin

A Reconstructive Tonic For Winter Diseases

When your weak and debilitated patients need a tonic, prescribe "Phosphorcin." It is especially valuable during convalescence from influenza, pneumonia, diphtheria, scarlet fever and post operative cases.

The glycerophosphate content, combined with nux and pepsin, restores the impaired nerve cells, improves the digestion and in this way renews the vitality and strength of your patients.

EIMER & AMEND

Third Avenue and 18th Street, New York

Teamwork! As a team doctor and secretary can forge ahead in importance to the community; alone the doctor is hampered by a burden of details to which his mind is not adapted, and for which he finally conceives an intense dislike.

The secretary who understands her work is able to assume all the responsibility for these irksome chores, allowing her employer to devote his entire attention to the treatment of his patients, to self-improvement, to more contact with his medical societies, and to progress in countless other ways. He will also find it a relief to be able to take a little recreation now and then, knowing that someone is on duty.

Post-graduate work becomes possible, contributing to the progress of the physician in his community.

And what else can the secretary do? She can keep the supplies on hand, remind the doctor to have his lunch, schedule appointments and operations intelligently, schedule interviews with salesmen, keep the doctor informed of letters to be written, take his dictation, keep a line on his house calls made between 6 in the evening and 9 the next morning, resuscitate a fainting patient, look into the home conditions of charity patient, sew a button on the doctor's coat, and spend the night of the 31st getting out statements.



How to Conduct a Medical Bulletin

Continued from Page 11

section and the eye, ear, nose and throat section. The presentations of local essayists at these section meetings is encouraged.

The President's Corner is next in order and usually covers two pages. The president disseminates news concerning the speaker of the month, makes various announcements, and writes on items of general interest. The ar-

ticle on the visiting physician is usually a short biography calculated to elicit interest in the general meeting lecture. Titles of other articles have been "Membership in the Better Business Bureau," "Read the Collection Contract," "Medical Economics Questionnaire," "Another Successful Post-Graduate Course," "Cooperation between the Profes-



[A generous sample for clinical trial will be sent upon receipt of your request.]

Taurocol Tablets are prepared in two forms, both of which contain only the purified portion of the natural bile of the bovis famuy, and its two active salts, the Taurocolate and Glycocholate of soda.

Taurocol Compound Tablets
with Digestive Ferments and
Nux Vomica

THE PAUL PLESSNER CO.
Detroit Michigan

ERGOAPIOL (Smith)

A non-narcotic agent prescribed by physicians throughout the world in the treatment of

AMENORRHEA,
DYSMENORRHEA, ETC.

Ergoapiol (Smith) is supplied only in packages containing twenty capsules.

As a safeguard against imposition, the letters "M H S" are embossed on the inner surface of each capsule, thus

Dose One or two capsules three or four times a day

Literature on Request

MARTIN H. SMITH COMPANY, NEW YORK, N. Y., U. S. A.

PRUNOIDS

A lack of secretion in the intestines is one of the principal causes of chronic constipation. Prunoids given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each), Cascara Sagrada, DeEmetinized Ipecac and Prunes.

Gentlemen:

Please send me a professional sample of PRUNOIDS.

Dr.

Address

.....

Samples to Physicians Only

**Sultan
Drug Co.**

**Saint Louis
Missouri**

sions," "Printing the Membership Roster," "Before you Invest—Investigate," and "The Robinson Amendment."

The editorial page is always covered by the Editor-in-Chief. His article deals with some reform, frequently local, but often of a state or national character. "Get Busy" admonished all physicians to communicate with their representatives in Washington, D. C., so that the Robinson amendment, permitting the deduction in federal income tax returns of expenses incurred by physicians attending scientific meetings, might become law.

An article called "Another Progressive Step," demanded a revision of the antiquated fee schedule of the Ohio Industrial Commission. This matter was taken up by the Ohio State Medical Association. Other titles, all self-explanatory, were "Plans Against the Deadbeat," "The Business of Medical Writing," "Medical and Non-Medical Health Advice," and "Greatest, Best and Cheapest Health Insurance," the last stressing periodic health examination.

Inasmuch as the business of the Education Committee has become so broadened, it was deemed advisable to conduct a column in The Bulletin. This is called "Education Echoes." Thoughts, which the physician might take for granted because they are elementary from his viewpoint, are usually most complex to the public. The Education Committee attempts to familiarize the doctor with the public's attitude. In other words, the physicians educate themselves before they attempt to educate the public. Education Echoes, in addition, reports the increasing number of short medical essays which are

being inserted in the daily newspapers and monthly magazines by the Publication Bureau. It lists the names and assignments of physicians who have addressed lay organizations in behalf of the Speakers' Bureau. It calls attention to inroads attempted by charlatans and pseudo-medical organizations.

Each issue contains a quotation from medical history or biography which is pregnant with wisdom for the rank and file of the profession. These activities are always of interest to the men who have given of their time and estate; they prove inspirational to those who have not.

"What's What" is a "gossipy" column which contains intimate news on the members and lesser activities of the local society. Each item is only a few lines in length, but it attempts to convey an idea of interest or a necessary warning to the medical man. For example, the following impersonal notes were clipped at random from this column:

"During the month of graduations and year books and special numbers of school publications, etc., the attention of the membership is called to the Resolution passed by the Academy of Medicine on June 3, 1927, to the effect 'that all solicitors for cards in programs and periodicals, whether for advertising or charitable purpose, be requested by each doctor to submit their propositions to the Board of Supervisors of the Toledo Academy of Medicine for approval, before said doctor invests in the scheme.' Save your time and money."

This is from "Doctors' Service Bureau":

"The Regulations relative to

Restorative treatment in bronchial disturbances.

Guatonic

Will not derange the digestive tract.

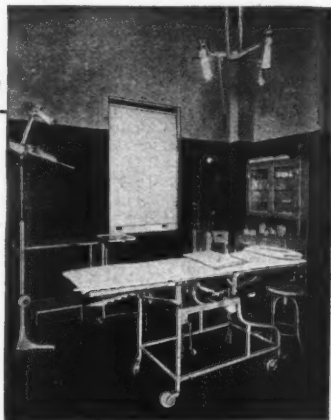
A Liberal Trial Quantity Free to Physicians

WILLIAM E. WARNER & CO., Inc.

113 W. 18th St., New York City

ll

**"A
Well-Equipped
Office
is a Sound
Investment"**



Office equipment that was "good enough in its day" is definitely not good enough now. Times and methods change. Keep abreast of advancing conditions by corresponding with these manufacturers:

Furniture

Allison Office Furniture
W. D. Allison Co.,
Indianapolis, Ind.

American Metal Furniture
American Metal Furniture Co.,
Indianapolis, Ind.

Sterilizers

Castle Sterilizers
Wilmot Castle Co., Rochester, N. Y.

X-Ray Equipment

Engeln
Engeln Electric Co.,
Cleveland, Ohio

Victor
Victor X-Ray Corp.,
Chicago, Ill.

Wappler
Wappler Electric Co.,
Long Island City, N. Y.

Physiotherapy Equipment

Engeln
Engeln Electric Co.,
Cleveland, Ohio

Hanovia Alpine Sun Lamps
Hanovia Chemical & Mfg. Co.,
Newark, N. J.

McIntosh Diathermy
McIntosh Electrical Corporation,
Chicago, Ill.

Victor
Victor X-Ray Corp., Chicago, Ill.

Wappler
Wappler Electric Co.,
Long Island City, N. Y.

Specialists' Office Outfits
**Sorensen Diagnostic
Treatment Cabinets**
C. M. Sorensen Co.,
Long Island City, N. Y.

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autopsies performed in hospitals are being whipped into shape by a Committee composed of hospital authorities, Academy pathologists, and morticians. The formation of these rules will result in a more friendly cooperation on the part of all concerned in this excellent form of medical investigation."

"The Board of Trustees calls attention that no formal approval by the Toledo Academy of Medicine has been given to any collection agency. There are a number of very good adjustment concerns; there are some with questionable records. Members are invited to call the Executive Office for information on any collection agencies, either local or outside of Toledo. If the information is not in the files, it will be secured very promptly for physicians."

Changes of address, lists of new members, warnings against fly-by-night concerns, announcements of important meetings by district, state and national medical societies, new honors conferred on local physicians, marriages, births and deaths—all these are covered in What's What.

The Doctors' Service Bureau was established by the Toledo Academy of Medicine for the convenience of physicians and public. Since its creation in August, 1925, this Bureau has acted in the capacity of Day and Night Watchman, always ready

to render prompt medical service in an emergency. The names of all physicians are listed according to their specialties. In addition, those doctors who answer emergency day and night calls are registered. But emergency work represents only a small fraction of the volume done by the Doctors' Service Bureau; the bulk has been routine service for regular patients of physicians. Calls are received for and transmitted to the doctors, appointments are made and patients are satisfied mentally that they are receiving prompt service.

The Doctors' Service Bureau has its own news column in The Bulletin.

Hospital News is a column of several pages devoted each month to the hospitals of the city. Each institution is assigned a reporter from the Academy membership, and the news of staff meetings, presentation of cases, graduations and changes in personnel or equipment are furnished to The Bulletin each month by these reporters.

Special feature articles are occasionally inserted in issues of The Bulletin. These are of timely interest and usually inspirational in a professional or civic sense. "Healthy School Children" asked for the hearty cooperation of Academy physicians in the matter of examining children who would enter school for the first time in September. "Community Chest Drive" explained the aims of this annual event. "Doctors Help Fresh Air Camp"

FOR INFLUENZA AND BRONCHOPNEUMONIA

No specific serum is available for influenza or bronchopneumonia. But the colloidal metals, notably gold and silver, have been proved to exert on the system an action very similar to that of therapeutic sera. That is why many leading European physicians always carry an emergency ampoule of

ORARGOL

(Colloidal Gold and Silver)

Samples and literature on request.

The Anglo-French Drug Co. 1270 Broadway, New York City



You Do Not Have to Wire or Dry this Needle

THERE is a new hypodermic needle. It is made of genuine Firth Stainless Steel. It frees you from the annoyance of rust and corrosion. It does not have to be wired or even dried after cleansing. It is always sharp. If you would like to test it we will send you a genuine VIM Stainless Steel needle free of charge.

Then you can use it in your own practice. In intravenous, intra-muscular and hypodermic work. It is impervious to most acids and reagents, also saline solutions, and serums. It does not clog or corrode. Thus it insures you against breakage. It has the cutting qualities of high carbon steel, with all the advantages of genuine Stainless Steel in addition. (Have you read the monograph, "New Advances in Technique?")

Tear off this ad and send it with your professional card or letterhead. We will send you a genuine VIM Stainless Steel needle with a copy of this monograph. Both are free and postpaid. Write.

MacGregor Instrument Co.

P. O. Box 103

Needham,

Mass.

VIM

at surgical instrument dealers

told of the good work done by doctors for the mal-nourished kiddies. The President's annual address is always published, as well as the budget, the treasurer's report and a resume of the annual meeting. Programs of all post-graduate courses are featured in several issues before the week of the lectures. Large classes are invariably the result of these repeated announcements.

Each issue of The Bulletin contains a column of classified advertising which assists physicians in the disposal of equipment, selection of office assistants, locations, etc. The monthly Report on Certified Milk is given space in the publication. The City Health Department furnishes a morbidity and mortality report which is published. At periodic intervals, the names of Academy officers and committees are listed.

The details of make-up are of interest only to the minority. However, it is well to mention that good paper stock and choice type are prime requisites to a handsome product. The Toledo Bulletin uses a gaily colored cover. This changes each month and represents all hues of the rainbow in a year's time. The nature of the publication demands conservatism, but an occasional cartoon with a medical flavor has not gone amiss. Real thought has been given to the design of the column headings. For example, the "President's Corner" is flank-



Simplicity Accuracy Reliability

Backed by three generations of practical experience in Artificial Limbs.

A. A. MARKS, Inc.
90 Fifth Ave.
New York City

Illustrated Manual, 350 pp., sent free on request to the Medical and Surgical Professions.

ed by two illustrations of Hippocrates; "Educational Echoes" is represented by an electro illustrating on one side a scroll for the Publication Bureau, and on the other side a microphone to symbolize the Speakers' Bureau; "What's What" uses the owl to denote its fund of knowledge; "Doctors' Service Bureau" has on its electro the figure of Mercury with the caduceus in one hand and the telephone in the other, symbolizing swift, medical telephone service, or Mercury "up-to-date;" "Hospital News" contains the official emblem of the Ohio Hospital Association.

Illustrations are limited exclusively to cuts of the visiting speaker. All editorial copy is proofed twice, and advertisements receive three readings. The size of the publication varies from twenty-four to the thirty-two pages. The Toledo Bulletin is published monthly, except during July and August.

A Bulletin is a necessary adjunct to a county medical society of any size. It is its best salesman. A brisk Bulletin suggests a vigorous medical organization composed of energetic physicians. It is these individual members of the county society who reap tangible benefits from their society Bulletin.

A small Bulletin of character belongs to its community, just as a small daily newspaper with its items of personal interest fills a place not held by the voluminous metropolitan daily.

One of the first things that happened when the American forces arrived in France during the war was the creation of the *Stars and Stripes*, with publishing offices in Paris. Former editors, reporters, columnists, jokesters, and authors were given duties on the new paper, and soon copies were rolling out by the hundreds of thousands. The importance of this extraordinary bulletin in sustaining morale is a matter of history.

And no one will say that morale is not important to the county medical society.

UROLOGISTS favor



BECAUSE IT IS
DEPENDABLE

It shortens the period of treatment

Write for convincing
Literature and Technique

AKATOS, Inc.
114 Liberty St., New York

RADON

(Has same effect as radium)
in

PLATINUM - GOLD

GLASS Seeds

and

STANDARD SIZE

NEEDLES and TUBES



Quick Delivery to all parts of
United States and Canada



**STANDARD
CHEMICAL COMPANY**

No. 1 East Forty-second Street
New York City

Send for detailed information

For Substitution There's Always A Reason!



Nine times out of ten it's greater profit to the seller—meaning, of course, poorer quality in the product.

And the patient pays a higher price in ill health!!

Physicians have written us that "similar" tonics substituted for Gray's Glycerine Tonic Comp. do *not* give the results they are accustomed to from the original.

Protect your patient and your own peace of mind by specifying in your prescription —

Gray's Glycerine Tonic Comp. $\frac{5}{3}$ vi. *
(Formula Dr. John P. Gray) (original bottle)

THIS is the special prescription size for your convenience. Also available in 16-oz. bottles.

THE PURDUE FREDERICK COMPANY
135 Christopher Street, New York City

PEACOCK'S BROMIDES

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts.

The bromide treatment gives better therapeutic results through the use of Peacock's Bromides than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

Gentlemen:

Please send me a professional sample of PEACOCK'S BROMIDES.

Dr.

Address

.....

Samples to Physicians Only

**Peacock
Chemical
Co.**

Saint Louis
Missouri

An Office for the Child Specialist

Continued from Page 18

that thousand dollars could give.

One point should be clearly noted throughout this whole series of articles. The decorator can work upon a small budget or a large one. Many people would spend \$1,500 in trying to get the \$1,000 worth of value shown in this particular problem. Training and skill tell their story in this profession as in all others. The novice cannot hope to get similar results unless he or she is a rarely equipped person natively and has had the advantage of particularly happy surroundings in these fields of work that have familiarized him with many of the technical details. It is much like the man who "tinkers" over

his car—and pays a larger bill later to the garage man for his efforts. It is an age of specialization. It is all we have time for.

I hope to leave with you the thought that—decorator or no decorator, small budget or large—there is absolutely no excuse for a doctor to keep patients waiting in the dingy holes where most patients do wait at the present time. Taste and discrimination can so easily change the situation that it seems astonishing that a group of our most cultured men and women have not given the matter serious consideration a long time before.



Organizing a Group on "Gentlemen's Agreement"

Continued from Page 19

tice independently) there could be still further co-operation without any sacrifice of their independence. This resulted in a group organization, based on a "gentlemen's agreement." This is unique in its character and has proven very satisfactory to every member of the group.

The group organization, if such a slightly bound association may be designated by such a term, is composed of the six physicians who are the stockholders of the hospital company, Drs. W. H. O'Banion, A. A. Ross, Sr., E. Smith, W. P. Morgan, T. P. Coopwood and A. A. Ross, Jr. Except for changes in the personnel caused by the death of one

of the original number and the retirement from practice of another, the group is the same as when formed in 1914.

It was agreed from the beginning that each one would continue his practice entirely independent of the others, maintaining his own office wherever he pleased and working along his own lines. This plan has been strictly followed.

There are no written articles of agreement and no rules to be observed except such as may be established from time to time by the loose obligation of precedent. The doctors meet only occasionally and the meetings partake more of the nature of club or so-

ALKA-ZANE

Antacid and exceptional adjuvant in the early stage of renal disturbances.

Test Supply and Literature on Request

WILLIAM R. WARNER & CO., Inc., 113 W. 18th St., New York City

"Lucky is a marvelous pal

the toasted flavor overcomes a craving
for foods which add weight."

George M. Cohan

George M. Cohan,
America's Stage
Favorite.



THE modern common sense way—reach for a Lucky instead of a fattening sweet. Thousands are doing it—men keep healthy and fit, women retain a trim figure.

Lucky Strike, the finest tobaccos, skilfully blended, then toasted to develop a flavor which is a delightful alternative for that craving for fattening sweets.

Toasting frees Lucky Strike from impurities. 20,679 physicians recognize this when they say Luckies are less irritating than other cigarettes. Athletes, who must keep fit, testify that Luckies do not harm their wind nor physical condition. That's why Luckies have always been the favorite of those men who want to keep in tip-top shape and realize the danger of overweight. That's why folks say: "It's good for everyone to smoke Luckies."

Fattening sweets? No! Eating between meals? No! Say "No" and light a Lucky instead.

Reach for a Lucky
instead of a sweet.

"It's toasted"

No Throat Irritation—No Cough:

©1928, The American Tobacco Co., Manufacturers

cial gatherings than of business sessions. Whenever differences arise—and they do arise at times as in all other co-operative efforts, even to the extent of disagreements and divisions of opinions that result in temporarily injured feelings—they are finally amicably adjusted on the basis that all are gentlemen interested in their common good and anxious to serve the interests of all.

One bookkeeper and collector is employed for the group. This bookkeeper posts the accounts from the daily register or blotter of each doctor into a joint ledger that shows exactly the receipts and disbursements of each. At the end of the year the receipts are equitably divided on the basis previously agreed upon, each doctor sharing in the losses from bad accounts and charity practice.

A pleasing result of the group arrangement is that there is no jealousy of the kind so often found among physicians of the same town, no "knocking" a fellow practitioner in efforts to get his patients, but instead a real fellowship of a kind seldom found either in small towns or in cities. This brotherly feeling among the doctors appears to have had an influence that has extended to all the other professions and business interests of

the town, though none of these are working together on a like basis.

One of the most obvious advantages of the Lockhart plan is the provision made for vacations and the care by the others of the practice of those away on vacation. Many doctors dread to leave their offices for fear that while away they may lose some of their best-paying patients to rival physicians. This does not worry the Lockhart group. Each year a schedule of vacations is agreed upon under which not more than two of the group may be out of town at the same time and those remaining at home care for the practice of those away on vacation.

Some of the members delight in a winter hunting trip, others like travel, while others may desire to get away for an occasional period of rest, and each of them likes to spend some time during the year in clinical or post-graduate study. They can gratify their desires knowing that their practice will be cared for and without any fear that rival physicians may try to get it away from them.

When one returns from his vacation he gets back his practice without any financial loss. Of course, an occasional patient may prefer to continue to call in the other physician, but no effort is

Creosote succeeds in the treatment of

TUBERCULOSIS

As it retards the progress of the disease, prolongs the life of the patient and aids in final recovery.

Mistura Creosote Comp.

(KILLGORE'S)

Acts as a tonic and aids digestion and assimilation. Weight is increased and cough diminished.

Sample and Literature on request

CHARLES KILLGORE

55 West Third St.

NEW YORK

BACILLUS ACIDOPHILUS CULTURE (B. A. CULTURE)

The most exacting requirement to which any lactic culture can be subjected is ability to secure results.

Physicians have been prescribing B. B. CULTURE and BACILLUS ACIDOPHILUS CULTURE (B. A. CULTURE) with satisfaction for a good many years.

If you are unfamiliar with these cultures, we offer them for your consideration. Samples and descriptive literature will gladly be submitted on request.

B. B. Culture
Laboratory, Inc.
Yonkers, New York

SANMETTO

A
Requisite in the
General Treatment of
URETHRITIS--CYSTITIS
PROSTATITIS

Well Tolerated,
Quickest in Reducing
Inflammation,
Allays Pain.

.....
OD CHEMICAL CO.
61 Barrow St., New York

You may send me literature and
samples of your SANMETTO.

..... M.D.
..... Street
..... City and State

made to have any one do so, and under the basis of the annual settlement between the doctors the loss of a patient in that way is not felt, unless it may be as a wound to professional pride.

While there has been no purpose on the part of this group of medical men to discourage or exclude other doctors who might seek a location in the town, the field of medical practice is so well covered, and the town is so well supplied by them with hospital facilities, that those who look over the situation soon decide that there is little or no need for another doctor there. "Prospectors" for locations are courteously received and offered use of the hospital facilities should they decide to locate in the town.

That the group is far from mercenary in its work is shown in the generous treatment of a young physician who decided to locate in Lockhart soon after the hospital was built and the medical group was formed. After a time he proved his worth as a fellow physician and the doctors sold him, entirely on credit, an equal share with them in the sanitarium stock and accepted him in the group on an equal basis with themselves.

This young doctor later decided that as he was the youngest member of the group it was his duty to enlist for service in the World War. While he was in the service the group regularly paid

Listers FLOUR **Starch-free**

Self-rising and easily made into
palatable foods in patient's home.

LISTER BROS. Inc. New York, N. Y.

his wife the difference between his war service compensation and what he would have earned at home in civilian practice, computed on the basis of the earnings of the others. He was gassed twice while in service in France, and at the close of the war was sent to a Government hospital, a victim of tuberculosis. The group still continued to pay his family the equivalent of their own earnings less that which he received from the Government, and did this until finally he was placed on the total disability list as a pensioner, soon after which he died, when his widow was paid for his interest in the hospital.

This, it seems to me, is one of the most potent indications that physicians can form groups and still retain the qualities of gentlemen, and the ethics of their profession. These men deal with one another, in the current way of saying it, as "square-shooters." Some different from many communities, where jealousy and double-dealing hold sway over finer instincts.

Inquiry among the citizens of Lockhart shows that the people there are as well pleased as the doctors with their group plan of practice. Why shouldn't they be? It has given them, without any extra cost to them, one of the best hospitals in Texas. They have the best medical treatment and hospital attention at home instead of in some distant city. They are happy, and their physicians are happy.

Relief in Atrophic Rhinitis

The distressing symptoms of Atrophic Rhinitis are considerably lessened by periodic cleansing of the nasal tract by syphonage.

Free Book Gives Technique!

Write Now!

NICHOLS
NASAL SYPHON
159 East 34th St. Dept. ME. N.Y.C.

"As Near Unbreakable as Glass Can Be Made"

ooo



Any thermometer can be broken, but through the Faichney process, *Tempered Glass* reduces the possibility of breakage beyond any point yet attained in thermometer manufacture.

No instrument is used so constantly in your daily practice as your thermometer. Do not subject yourself to the annoyance and delay of breakage. Give Faichney's Improved a chance to demonstrate its practical worth. Absolute precision and accuracy, as with all Faichney instruments.

No. 174 in Red, Yellow
or Black Case \$2.00

No. 179 in Gomco Steril
Case \$4.00



ECHITONE

Clinical results have proven the power of ECHITONE to correct many conditions caused by a Blood Dyscrasia, Syphilitic Eruptions, Scrofula, Chronic Eczema, Furunculosis, etc.

CYSTO SEDATIVE

is recommended in the treatment of almost every form of Cystitis and Prostatitis, especially old, chronic cases with frequent urination. Excellent results have been obtained in Cystitis of the Vesicle Neck, Pyelitis and chronic Posterior Urethritis. Complete formula, literature and samples to physicians only.

STRONG, COBB & COMPANY

511 Central Ave.

Cleveland, Ohio

It's Blazing a New Trail

in the treatment of congestion and inflammation of skin and mucous membranes.

SPUNOINT

contains none of the old time irritating or potentially toxic drug which form the content of so many products offered for physicians use. But its penetrating, emollient, repair stimulating, analgesic and a peculiar efficient action upon the physiological factors involved in inflammation, are so conclusively shown by clinical test as to gain for it prompt confidence and progressively increasing use in, Burn, Scald, Chafe, Bruise, Abrasion, Wound, Adentitis, Arthritis, Neuritis, Hemorrhoids, Herpes Zoster, Urticaria, etc.

A protective surgical dressing, lubricant for all instruments of penetration, or massage cream.

Sample and literature on request.

The Lyndon Chemical Co.

Dayton, Ohio

Everybody's Business

Continued from Page 15

It is a very fine line that now divides legitimate practices from those that are fraudulent. Notwithstanding earnest efforts to eliminate dishonesty in advertising, it is estimated that fraudulent selling copy still costs the American public more than a half billion dollars annually.

Certain varieties of wearing apparel are advertised as "exclusive patterns" although identical garments are on sale in other stores. Many of the ads which say "your money back if not satisfied" are only sources of disappointment to those who act in good faith on such promises. In almost every city are some stores that try to build success on a policy of misleading window displays and high-pressure salesmanship. Frequently the articles offered inside are not the same as those displayed in the windows. Some ask first-class prices for "seconds"; others pass off goods as having been imported when they are not; imitation furs are sold as genuine; the statement "direct from the mills" is untrue; famous trade-marks are misused.

Recently an advertisement told of a phonograph that was for sale for \$2 down and \$2 a week. Investigation showed that the machine was a cheap grade of the kind advertised. The cabinet was a rank imitation. The name plate had been removed from the machine and placed on the outside of the cabinet. A customer trying to buy the outfit found that \$2 down meant only that the machine would be held for him. He was told that he must pay \$10 before securing possession.

Player pianos of discontinued

designs were offered for \$95—regular price \$650. The inquiring customer found that the instruments were in bad mechanical condition and more than 25 years old. The advertisement was merely a bait to get customers into the store and sell them other instruments at higher prices. This same investigator found "camel's hair" blankets that contained a large percentage of wool; leather belts stamped "Genuine Cowhide on Calf" that were lined with sheep; and various kinds of sales that contained only a few articles of the high grade advertised, while all the rest were taken from regular stock and being sold without any reduction at all.

Price juggling is generally as bad for trade as money juggling is for sound banking. It is for this reason that many people now avoid stores where price bargaining is possible. Experienced shoppers have come to understand that there is a great deal of bunk in cut-price sales. They know that when the retailer takes a loss on one article, he must balance this by an excess profit on another. The wise customer understands that when the sole purpose of a cut in price is to win a confidence that later is to be betrayed, a condition arises that tends to transform retailing from a legitimate business to a game of chance.

But let us not run away with the idea that the percentage of fraudulent practices is any greater in retailing than in dozens of other lines of business. The majority of shopkeepers are entirely honest and are heartily ashamed of those of their con-

IN CORYZA, LARYNGITIS, LA GRIPPE, INFLUENZA

PINEOLEUM

Free on request: 1/2 doz. new Pipet packages or \$1 Improved Oil Nebulizer
The Pineoleum Company, Dept. ME. 52 West 15th St., New York City

TRADE
MARK
REG.**STORM**TRADE
MARK
REG.

Binder and Abdominal Supporter



Lifts and Holds

For Ptois, Hernia, Pregnancy, Obesity, Relaxed Sacro-Iliac Articulations, Floating Kidney, High and Low Operations,—for any condition calling for abdominal support.

Every *Storm Supporter* is made to order, a doctor's work for doctors.

Supporter is made and mailed within 24 hours after order is received in this office.

We will gladly send descriptive literature and samples of materials with full information as to results attainable, with order blanks explaining measurements.

Katherine L. Storm, M.D.
*Originator, Owner and
Maker*

1701 Diamond St., Philadelphia.

A Rational Corrective In Constipation



ADEQUATE lubrication is as desirable as bulk in the regulation of peristalsis. Normally the limpid mucous secreted by the intestinal mucous membrane supplies this element.

A valuable means of restoring the normal bowel action in constipation is now available in

PSYLLA

Psylla is obtained from plantago psyllium, a plant indigenous to Asia Minor.

The action of Psylla in the intestinal tract is purely mechanical. On coming in contact with moisture it swells to a jelly-like mass, giving a bland, bulky, lubricated residue in the intestine—a great aid in constipation.

Psylla is pleasant to take and is non-irritating. It causes soft, bulky stools which sweep the bowels free of refuse.

We shall be glad to send you a can of Psylla for test, without charge.

SUPPRESSING INTESTINAL PUTREFACTION

Putrefactive bacteria will not grow in the presence of a scientific combination of lactose and dextrin. This is the ideal carbohydrate colon food for promoting the growth of benign *B. acidophilus*.

More rational than cultures and milk.

Lacto-Dextrin is a standard product of Battle Creek.

THE BATTLE CREEK FOOD COMPANY

Dept. M.E.12

Battle Creek - - Mich.

Made
pound
treatm
orders
many
torics
tions
140 N.

temporaries who bring undeserved censure to the merchant who is fair and conscientious. The truth is that the professional "easy-money sharks" are now active in hundreds of fields. Their glib tongues are devoted wholly to the single purpose of obtaining money under false pretenses. Their activities range from peddling tickets for fake banquets and balls to selling membership cards in detective associations that promise high-salaried positions in the secret service.

It is amazing how many people fall for schemes that seem utterly absurd the next day after the high-pressure salesman has passed out of the picture. Tricky automobile venders sell used cars to unsophisticated purchasers who cannot see a multitude of weaknesses through a single coat of new paint.

Articles of merchandise are sent through the mails with pathetic appeals from people who are crippled or blind. Back of these unfortunates are clever swindlers who pocket the remittances. One fakir working this game with two blind men pulled in more than \$5,000 in three months for neckties that were worth only a fraction of that amount.

Thousands of would-be scenario writers are striving to share in the fame and wealth created by the amazing growth of the film industry. This situation has been capitalized by clever crooks who make a business of assuring success in motion-picture writing to anybody who has money to spend. The alluring advertisements of self-styled "scenario experts" bring in thousands of dollars from untrained men and

THE IDEAL TAMPON

Made of soft wool, pessary shaped, compounded with various formulae for the treatment of Cervical and Vaginal disorders. Easily inserted. Effective in many cases where douches and suppositories are impractical. Write for descriptions and prices. C. B. Moyer & Co., 140 N. Eleventh Street, Philadelphia.

DE LA RUE Ink Pencils

*"Simple as a pencil,
but writes with ink."*

Just the thing for
writing out pre-
scriptions easily
and clearly
where desk is
not available.

Try one and
see what a
difference
it makes.

Red

Black

Mottled

Self-filling

\$3.00

Dropper filling

\$2.00 or 2.50

(small or large)

Onoto Models

(Iridio-platinum point)

Dropper filling

\$3.00 and 3.50

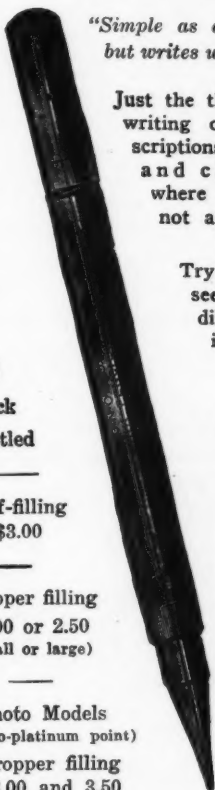
Gold-mounted models for

Christmas gifts

\$4.00, 5.00, 7.50 and 25.00

*If your dealer cannot supply you,
write for circular MD*

THOMAS DE LA RUE & Co., Ltd.
450 Fourth Avenue New York



women who are led to believe that a so-called "staff of experts" can serve them satisfactorily in lieu of experience and literary ability.

Pages might be filled with a recital of fraudulent practices that are now current throughout our country. The other day I heard of an utterly worthless "puff sheet" having no legitimate circulation, that got away with a \$10,000 check handed over by an important banking house interested in a new promotion. Some crooks organized a "suit club" and cleaned up over \$30,000. A company purporting to deal entirely with inheritance matters raked in a large sum of money from dupes who answered circular letters referring to the recent death of some individual having the same surname as the person addressed.

Never was caution more necessary in the handling of money. Most of the really creative and constructive work now done in the world is performed by one-

half of the people. The other half are engaged in a seemingly successful attempt to secure a livelihood by mulcting innocents. One may well ask how long this condition will be permitted to exist.

We will soon have an engineer President, which may prove highly helpful in a period that is more dependent upon science and engineering than any other previous era. Mr. Hoover will be an exponent of greater speed and safety, less government in business, fewer socialistic experiments, the accomplishment of economic ends by other channels than legislation and politics, large-scale organizations reasonably controlled, a considerate administration of anti-trust regulations, nation-wide industrial standardization and simplification, conservation of such natural resources as oil by voluntary agreement rather than legislative compulsion, and of federal economy along lines now being demonstrated.



Laboratory,
Salisbury, Conn.

Occy-Crystine

Formerly known as Oxy-Crystine

"The Saturated Saline Laxative"

A hypertonic solution of the neutral sulphates of potassium, sodium and magnesium so proportioned as to make a certain amount of free sulphur available after ingestion.

Useful in full dosage in:—

- I. Gastro-Intestinal excesses.
- II. Intestinal auto-toxemia due to questionable food.
- III. In all conditions where there is clinical evidence that copious watery stools will alter a particular group of symptoms.

Liberal clinical trial supply on request.

Mail the attached request form or your card to

Occy-CRYSTINE CORPORATION
P.O. Box 118, Grand Central Station
New York, N. Y.

Occy-CRYSTINE CORP.
New York.

Gentlemen:—Please send me postage prepaid a clinical trial supply of Occy-CRYSTINE.

Name

Address

M.E.